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52



SUMMARY



**CHRIS ROCK
BRINGS
DIVERSITY
ISSUE FRONT
AND CENTER
AT OSCARS**

98



**NY JUDGE: US CANNOT MAKE APPLE PROVIDE
iPHONE DATA**

24



**CEO TIM COOK
DEFENDS APPLE'S
RESISTANCE IN
FBI iPHONE CASE**

08

APPLE'S TECH ALLIES OPPOSE THE FBI, BUT STILL WANT YOUR DATA	16
CAN THE FBI FORCE A COMPANY TO BREAK INTO ITS OWN PRODUCTS?	30
ZUCKERBERG IN GERMANY: NO PLACE FOR HATE SPEECH ON FACEBOOK	44
Q&A: BANK OF AMERICA'S MOORE ON MOBILE BANKING	70
SMALL SUVS MINGLE WITH BUGATTI, MCLAREN SUPERCARS IN GENEVA	74
DRONE-MOUNTED HANDGUN, FLAMETHROWER REIGNITE LAWMAKER DEBATE	82
WILDLIFE SECRETS REVEALED WITH ADVANCED TRACKING DEVICES	90
OSCARS GET 34.3 MILLION VIEWERS, LOWEST RATING SINCE 2008	106
7 MEMORABLE OSCARS MOMENTS	111
OSCARS' BACKSTAGE MOMENTS RIVAL THOSE ON CAMERA	117
LIST OF 88TH ANNUAL ACADEMY AWARD WINNERS	122
'DEADPOOL' EARNS \$31.1M IN THIRD WEEKEND	146
GE TRIES TO WOO INVESTORS WITH 'DIGITAL INDUSTRIAL' VISION	154
FOOD FIGHT! COMPETITION GROWS TO BRING DINNER IN THE MAIL	160
MICROSOFT TO SHIP DEVELOPER HOLOLENS FOR \$3,000 IN MARCH	170
SCIENCE: HOMECOMING FOR 2 SPACEMEN AFTER YEAR ALOFT: 'WE DID IT!'	174
WILL TV BILLS RISE WITH CHANNEL CHOICE? CANADA TO FIND OUT	180
FACEBOOK'S LATIN AMERICAN BOSS ARRESTED IN BRAZIL	194
GOOGLE SELF-DRIVING CAR STRIKES BUS ON CALIFORNIA STREET	196
IN SWEDEN'S 1ST UNSTAFFED FOOD SHOP, ALL YOU NEED IS A PHONE	202



TOP 10 APPS	126
iTUNES REVIEW	130
TOP 10 SONGS	184
TOP 10 ALBUMS	186
TOP 10 MUSIC VIDEOS	188
TOP 10 TV SHOWS	190
TOP 10 BOOKS	192





CEO TIM COOK DEFENDS APPLE'S RESISTANCE IN FBI iPHONE CASE

Apple CEO Tim Cook got a standing ovation Friday at his first stockholder meeting since his company's epic clash with the FBI unfolded. He defended the company's unbending stance by saying: "These are the right things to do."

On Thursday (25), the tech giant formally challenged a court order to help the FBI unlock an encrypted iPhone used by a murderous extremist in San Bernardino, California.

Federal officials have said they're only asking for narrow assistance in bypassing some of the phone's security features. But Apple contends the order would force it to write a software program that would make other iPhones vulnerable to hacking by authorities or criminals in the future.

Major tech companies are rallying to Apple's cause, and now plan a joint "friend of the court" brief on its behalf. Facebook said it will join with Google, Twitter and Microsoft on a joint court filing. A Twitter spokeswoman confirmed that plan, but said that different companies and trade associations will likely file "multiple" briefs.

Apple filed court papers on Thursday that asked U.S. Magistrate Sheri Pym to reverse her order on the grounds that the government had no legal authority to force the company to weaken the security of its own products. The company accused the government of seeking "dangerous power" through the courts and of trampling on its constitutional rights.

The dispute raises broad issues of legal and social policy, with at least one poll showing 51 percent of Americans think Apple should cooperate by helping the government unlock the iPhone.

The FBI and other law-enforcement agencies insist they need to get into the phone in order to run down every lead in the San Bernardino shootings, which were at least partly inspired by the Islamic State extremist group. But skeptics have questioned whether this particular device - a work phone issued by one shooter's employer - is likely to contain much useful information. Both assailants took care to destroy their personal phones prior to the massacre.





Some police officials acknowledge similar doubts. "If they went out of their way to destroy the other phones, there's a pretty good chance there may not be anything of value," said Jarrod Burguan, San Bernardino's police chief. "This may be a whole lot of saber rattling and back and forth for nothing." Burguan, however, believes police still have "a duty and a responsibility" to make sure there's no useful evidence on the phone.

It's unclear how the controversy might affect Apple's business. Analysts at Piper Jaffray said a survey they commissioned last week found the controversy wasn't hurting the way most Americans think about Apple or its products.

At least one shareholder at Friday's meeting voiced support for the company's stance.

"Apple is 100 percent correct in not providing or doing research to create software to break into it," said Tom Rapko, an Apple investor from Santa Barbara, California, as he waited in line to enter the auditorium at Apple's headquarters. "I think if you give the government an inch, they'll take a yard."



Cook offered only brief remarks about the FBI case, and most questions from shareholders concerned other aspects of Apple's business. But the CEO won praise during the meeting from the Rev. Jesse Jackson and Cindy Cohn, executive director of the Internet rights group the Electronic Frontier Foundation.

"We applaud your leadership," said Jackson, a longtime civil rights leader and former adviser to Martin Luther King, Jr. "I recall the FBI wiretapping Dr. King in the civil rights movement," Jackson added. "We cannot go down this path again. Some of us do remember the days of (former FBI director J. Edgar) Hoover and McCarthy and Nixon and enemies lists."

Apple's share price has seen little change since the issue erupted in the news last week. Overall, though, the company's stock has declined in recent months over worries that iPhone sales were slowing around the world.

A hearing on the iPhone legal dispute is scheduled for next month.







APPLE'S TECH ALLIES OPPOSE THE FBI, BUT STILL WANT YOUR DATA

In its fight with the FBI, Apple insists it's defending the privacy and safety of all iPhone users by resisting government calls to help unlock an extremist's iPhone. And now other big tech companies such as Google and Facebook are rallying to Apple's side.

Wait just a minute: Aren't those the same companies that Apple has previously criticized by lobbing veiled accusations that they exploit your personal information - to sell ads - and effectively endanger your privacy?

Some might argue that Apple's allies are hypocrites when it comes to privacy, much like the fraternity brothers in "Animal House" who declared: "He can't do that to our pledges. Only we can do that to our pledges."

But Silicon Valley's view of privacy is more nuanced than that. And Americans historically have worried less about the private sector and more about the government's power to infringe on individual rights.

"The government can put me in jail," said Larry Downs, a scholar at Georgetown University's Center for Business and Public Policy. "Google, Facebook and Twitter cannot."

That makes the details of the iPhone case especially important. The FBI says it's only asking for narrow technical assistance in bypassing security features on a phone used by one of the shooters who killed 14 people in San Bernardino. "We couldn't look the survivors in the eye if we did not follow this lead," FBI Director James Comey said online.


Apple contends that a magistrate's order would force it to create software that will make other iPhones vulnerable to future hacking by authorities and criminals. Leading tech companies including Google, Twitter, Facebook and Microsoft say they'll file legal arguments in support of Apple's position.

The same companies objected loudly after former government contractor Edward Snowden revealed the scope of National Security Agency surveillance programs that collected user data and even tapped their networks without their knowledge. The companies have gone to court and Congress to limit that kind of government data-gathering, while also fighting attempts to weaken the encryption codes that shield your messages from prying eyes.









Yet privacy advocates have long complained that those companies reap billions of dollars by collecting all kinds of personal information, including records of customers' online behavior, and using it to target them for advertising.

Apple CEO Tim Cook has leveled jabs at his competitors, boasting that Apple doesn't rely on ad revenue for most of its services. As he's said more than once: "When an online service is free, you're not the customer. You're the product."

But even Apple collects some customer information. Experts say it's not really clear if Apple's privacy stance is a big selling point for most consumers.

Companies like Google and Facebook argue they take pains to protect the data they collect. Facebook, for example, tracks users' likes and actions so the company can show them ads targeted to people with similar characteristics. But Facebook has said it doesn't give advertisers access to information linked to any individual by name.

Internet companies do operate very differently from traditional data brokers such as credit bureaus, which make their money by selling all kinds of information on individuals - from their income and bill-paying history to where they've lived and worked.

“Google does not sell your personal information,” said Rachel Whetstone, then a senior vice president for the giant Internet company, in a speech last year. “Nor do we share it without your permission except in very limited circumstances,” such as when faced with a court-issued warrant. Like Facebook, Google says it pushes back against government requests that seem unwarranted or over-broad.

By contrast with Google’s business, Whetstone said, government surveillance often involves data “collected for an entirely separate purpose,” usually from people who didn’t expect it would be seen by authorities. She said Google gives users the ability to limit the collection of their data.

Whetstone was speaking in Europe, where many national governments have strong privacy laws that restrict what businesses can do with individuals’ data. “The American view is we need protection from the government misusing information, rather than we need the government to protect us from other people misusing our information,” said Downs.

Still, some privacy advocates say the iPhone dispute underscores their worries about data collection.

Consumers should realize any information they give to companies could one day be sought by the government, said Cindy Cohn, executive director of the Electronic Frontier Foundation.

“I’m glad these companies are coming together to support Apple,” she said. “It ultimately may raise some hard questions for them about how much information they need to collect, and how they secure it, and how long they keep it.”







NY JUDGE: US CANNOT MAKE APPLE PROVIDE iPHONE DATA

The U.S. Justice Department cannot force Apple to provide the FBI with access to a locked iPhone data in a routine Brooklyn drug case, a magistrate judge ruled last Monday.

U.S. Magistrate Judge James Orenstein's written decision gives support to the company's position in its fight against a California judge's order that it create specialized software to help the FBI hack into an iPhone linked to the San Bernardino terrorism investigation. Apple's filing to oppose the order by Magistrate Judge Sheri Pym in California is due by Friday.

The San Bernardino County-owned iPhone 5C was used by Syed Farook, who was a health inspector. He and his wife Tashfeen Malik killed 14 people during a Dec. 2 attack that was at least partly inspired by the Islamic State group.

Apple's opposition to the government's tactics has evoked a national debate over digital privacy rights and national security.

Orenstein concluded that Apple is not obligated to assist government investigators against its will and noted that Congress has not adopted legislation that would achieve the result sought by the government.

"How best to balance those interests is a matter of critical importance to our society, and the need for an answer becomes more pressing daily, as the tide of technological advance flows ever farther past the boundaries of what seemed possible even a few decades ago," Orenstein wrote. "But that debate must happen today, and it must take place among legislators who are equipped to consider the technological and cultural realities of a world their predecessors could not begin to conceive."

A Justice Department spokesman said they were disappointed in the ruling and planned to appeal in the coming days. Apple and their attorneys said they were reading opinion and will comment later.

In October, Orenstein invited Apple to challenge the government's use of a 227-year-old law to compel Apple to help it recover iPhone data in criminal cases.

The Cupertino, California-based computer maker did, saying in court papers that extracting information from an iPhone "could threaten the trust between Apple and its customers and substantially tarnish the Apple brand."





It followed up by declining to cooperate in a dozen more instances in four states involving government requests to aid criminal probes by retrieving data from individual iPhones.

Federal prosecutors say Apple has stopped short of challenging court orders judicially, except in the cases before Orenstein and the California jurist who ruled about the San Bernardino shooter's phone.

"Ultimately, the question to be answered in this matter, and in others like it across the country, is not whether the government should be able to force Apple to help it unlock a specific device; it is instead whether the All Writs Act resolves that issue and many others like it yet to come," Orenstein wrote. "For the reasons set forth above, I conclude that it does not."





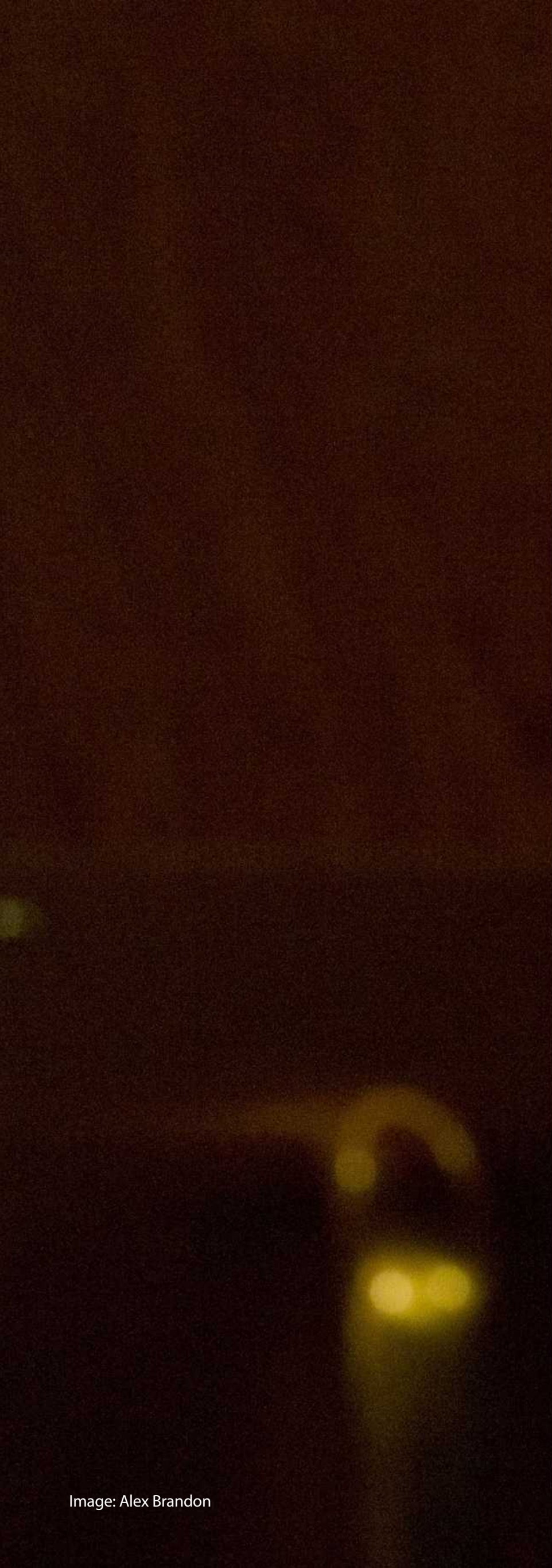


CAN THE FBI FORCE A COMPANY TO BREAK INTO ITS OWN PRODUCTS?

Can the FBI force a company like Apple to extract data from a customer's smartphone? In the fight over an iPhone used by an extremist killer in San Bernardino, some legal experts say Congress has never explicitly granted that power. And now a federal judge agrees in a similar case.

In a New York drug case that echoes the much higher-profile San Bernardino dispute, U.S. Magistrate James Orenstein has ruled the government doesn't have authority to make Apple pull information off a suspect's iPhone.





The judge said in his ruling that Congress has already considered, but rejected, extending the government's authority in this fashion.

Orenstein cited the history of a 20-year-old federal law - one that requires phone companies to assist police in conducting court-authorized wiretaps. Congress has resisted attempts over the years to extend that authority to tech companies like Apple, according to experts who have studied the law, known as the Communications Assistance for Law Enforcement Act, or CALEA.

Federal prosecutors have argued that a much older law known as the All Writs Act allows courts to compel private parties to assist law enforcement. But Orenstein said that shouldn't apply when, in his words, "Congress has considered legislation that would achieve the same result but has not adopted it."

The New York ruling isn't binding on the magistrate in the San Bernardino case. And federal authorities said Monday they'll appeal Orenstein's decision. But a senior Apple executive, who spoke on condition that he wouldn't be named, said Apple believes Orenstein's ruling is both persuasive and relevant to the issues at stake in San Bernardino.

In that case, the FBI wants Apple to create software that would bypass some iPhone security features, making it easier to guess the passcode that would unlock it. Prosecutors say they're only seeking what amounts to routine cooperation; Apple and its supporters say the request is unprecedented and would make other iPhones vulnerable to hacking by authorities and criminals alike.





By contrast, U.S. phone carriers have long been required to design and build their networks in ways that allow federal wiretaps of digital phone calls. That government authority stems from CALEA, a 1994 law that drew heated debate before it passed, and even more controversy on occasions when federal officials sought to expand its scope. Tech industry and civil liberties groups have mostly succeeded in blocking those efforts.

Even before Orenstein's ruling, some legal experts said in recent weeks that the history of CALEA suggests that authorities are overreaching in the San Bernardino case.

The law was narrowly focused and "the product of years of public debate, with many compromises on both sides of that debate," said Ahmed Ghappour, a visiting professor who focuses on tech issues at the University of California Hastings law school. "That's what Congress is for."

As with the iPhone dispute today, the 1994 law was enacted at a time when the nation's police agencies were struggling to keep up with new technology. Authorities feared that a switch from old-fashioned copper wire to digital phone networks would hinder their eavesdropping capabilities.

CALEA intentionally covers only telecommunications carriers and specifically excludes "information service providers" - including Internet companies such as Apple and Google. Extensive negotiation produced a law that preserved the wiretapping ability authorities already had without adding new types of surveillance capabilities, said

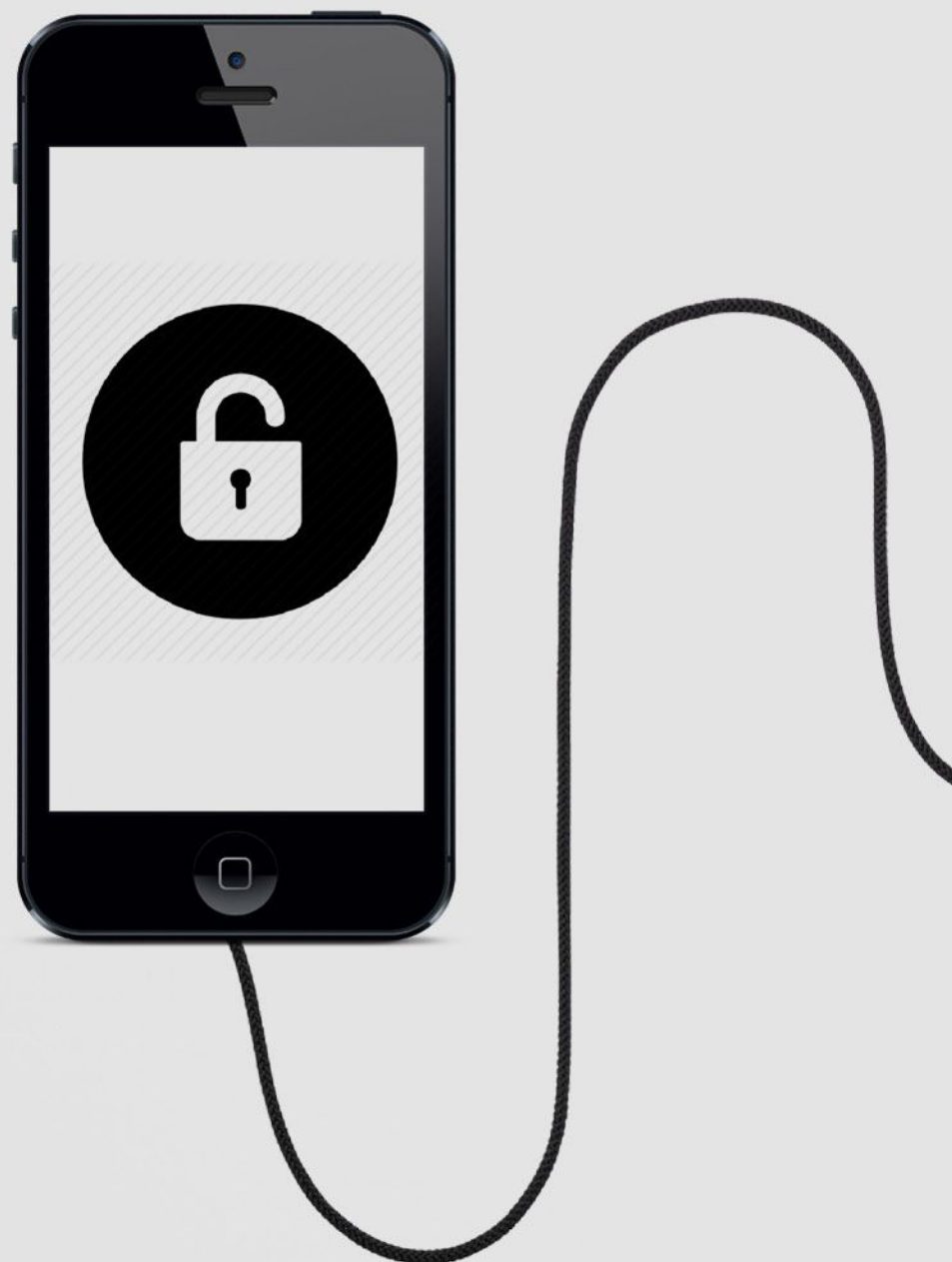
Deirdre Mulligan, co-director of the Center for Law & Technology at the University of California, Berkeley

The Federal Communications Commission updated CALEA-related regulations in 2005 to extend the government's sway to voice-over-Internet phone services. Moves to expand it further, however, have fizzled, according to a report by the Congressional Research Service, which cited proposals for extending the law to "a wide range of technology services," including instant messaging and video game chats.

"This is a power that Congress has had numerous opportunities to extend and has chosen not to," said Mulligan.

Federal authorities argued that CALEA isn't relevant to either iPhone case. But Apple and its supporters are likely to cite CALEA in the San Bernardino case, said Alex Abdo, an ACLU attorney who is helping draft a "friend-of-the-court" brief on Apple's behalf. He said the All Writs Act can only be used to enforce authority the government already has, such as a legal search warrant.

The history of CALEA shows that if Congress wanted the government to have the authority it's invoking against Apple, "it would have given it already," said Abdo, echoing the New York magistrate's ruling.









LYNCH: 'OPEN DIALOGUE' NEEDED BETWEEN LAW ENFORCEMENT, TECH

Law enforcement and technology companies at odds over encryption and other issues of digital privacy need to have an "open dialogue" to try to resolve their differences, Attorney General Loretta Lynch is asserting.

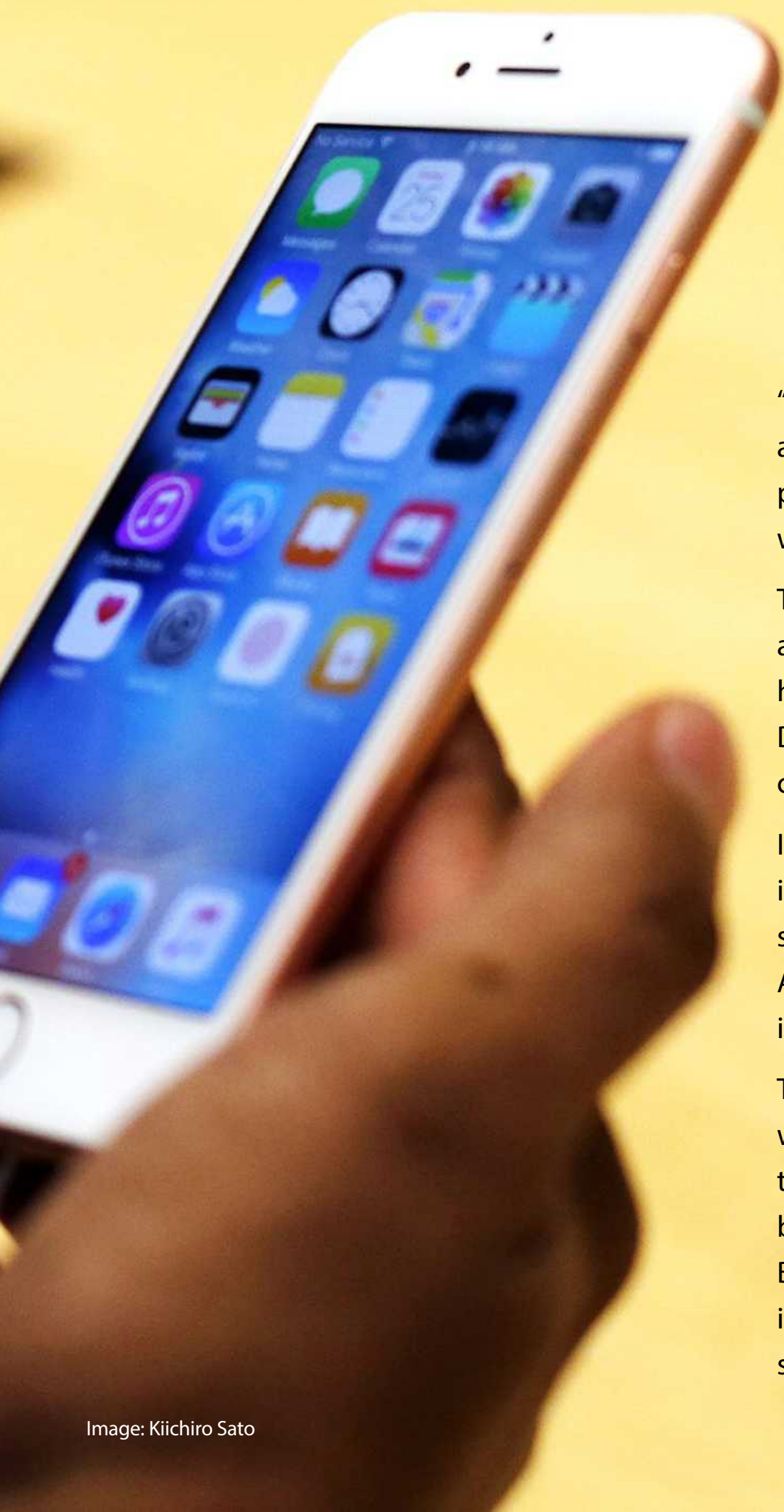
In remarks prepared for the RSA Conference in San Francisco Tuesday, Lynch planned to argue that the two sides need to communicate and "draw upon each other's resources" even if they "won't be locked in perpetual and perfect agreement."

"That's how we spur new ideas, forge better solutions, and find the way forward. That's how we strengthen our defenses, prevent damaging crimes, and bring wrongdoers to justice," Lynch said in a copy of her prepared remarks at the digital security conference. "And that's how we move closer to our shared goal of ensuring that as the American people reap the benefits of innovation, they continue to enjoy the full protection of the law."

The Justice Department, she says, owes "it to victims and to the public whose safety we must protect to ensure we have done everything under the law to fully investigate terrorist attacks and criminal activity on American soil."

In addressing security specialists and technology experts, Lynch, the nation's top law enforcement official, acknowledged the tense divide between digital privacy and national security that has flared in the last two weeks in Congress and the courts. Law enforcement officials are concerned about losing the ability to recover evidence or eavesdrop on suspected extremists or criminals as technology companies develop products meant to safeguard their customers' data.





“As recent events have made clear, the stakes aren’t theoretical; they bear directly upon our public safety and our national security,” Lynch will say.

The speech was being delivered on the same afternoon as a House Judiciary Committee hearing on encryption that was to include FBI Director James Comey and Apple’s general counsel, Bruce Sewell, as witnesses.

It also comes one day after a federal magistrate in Brooklyn, ruling in an ordinary drug case, said the Justice Department cannot force Apple to provide the FBI with access to locked iPhone data.

That ruling from James Orenstein came two weeks after a judge in California directed Apple to help the FBI hack into a locked phone used by one of the gunmen responsible for the San Bernardino, California, mass shootings. Apple is challenging that decision, and a hearing is scheduled for later this month.



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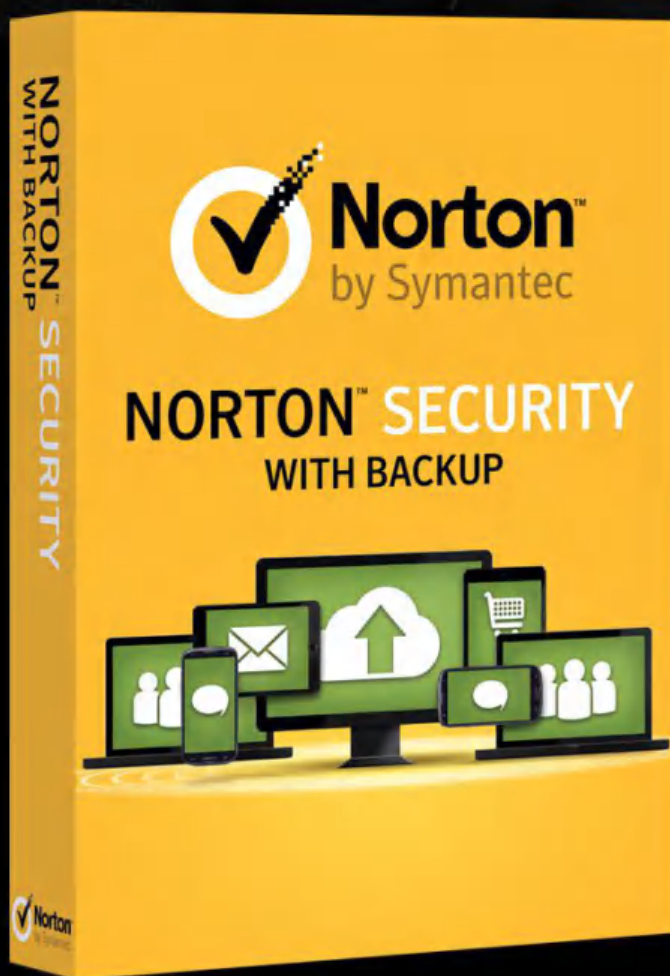
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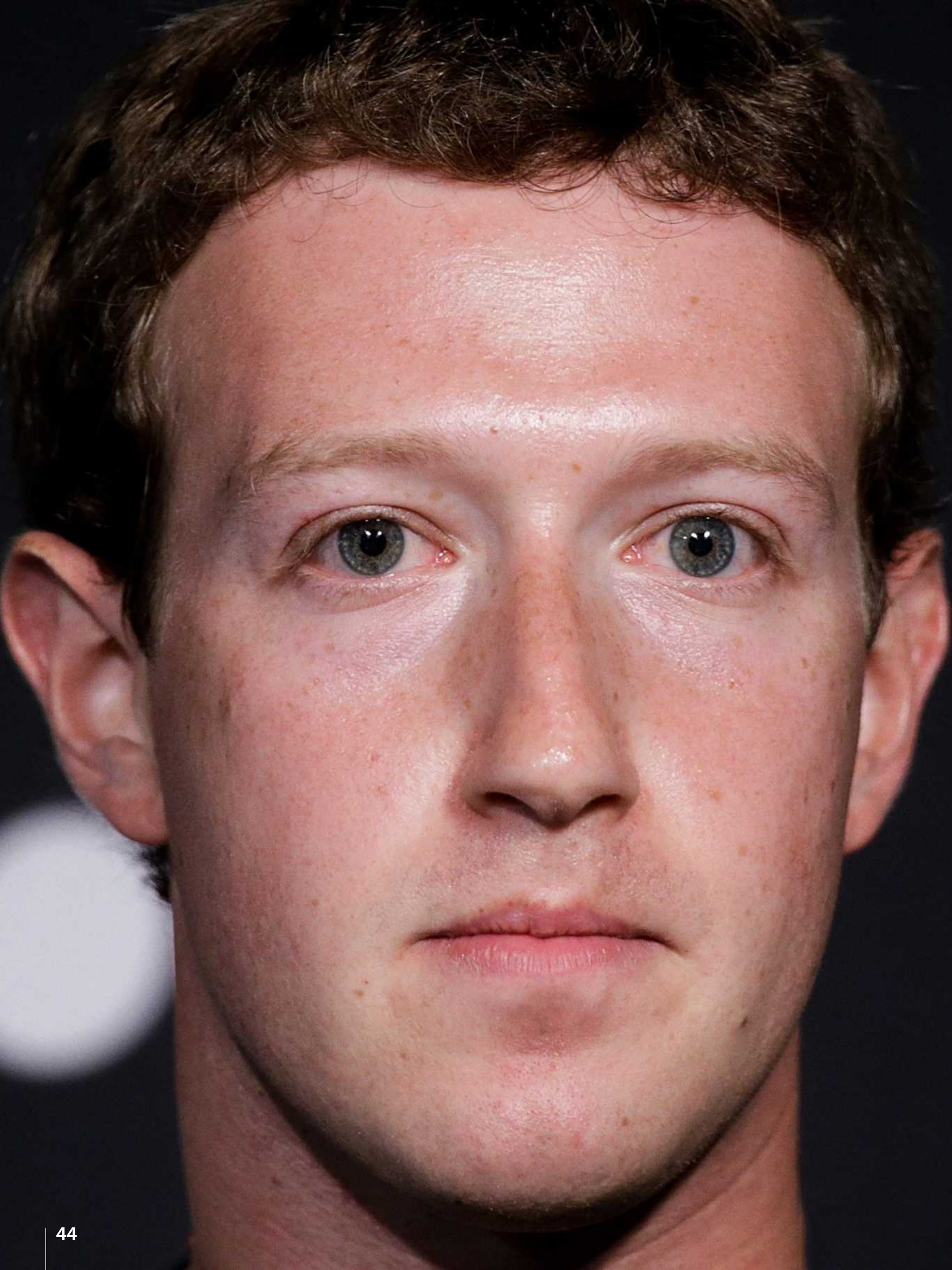
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ZUCKERBERG IN GERMANY: NO PLACE FOR HATE SPEECH ON FACEBOOK

Mark Zuckerberg conceded Friday that Facebook didn't do enough until recently to police hate speech on the social media site in Germany, but said it has made progress and has heard the message "loud and clear."

German authorities, concerned about racist abuse being posted on Facebook and other social networks as the country deals with an influx of hundreds of thousands of migrants, have been pressing social media sites for months to crack down.

The Facebook CEO talked personally about the issue in September with German Chancellor Angela Merkel, and met her chief of staff during a visit to Germany this week. The Merkel meeting "really highlighted how much more we needed to do in this country," he said at a town hall event in Berlin.

"Hate speech has no place on Facebook and in our community," he said. "Until recently in Germany, I don't think we were doing a good enough job. And I think we will continue needing to do a better and better job."

Zuckerberg pointed to efforts, including funding a team to work with police to combat hate speech on Facebook. He said learning more about German law has led the company to expand its view of "protected groups" there and "to now include hate speech against migrants as an important part of what we just now have no tolerance for."

"There's still work to do," he said. "We want to do that, but I think we hear the message loud and clear and we're committed to doing better."

Zuckerberg, meanwhile, faced other issues at his own company headquarters in Menlo Park, California. He lashed out in an internal memo this week at employees who crossed out "black lives matter" on Facebook's signature walls and replaced the words with "all lives matter."

The incidents apparently continued although Zuckerberg told employees they were unacceptable.





"I was already very disappointed by this disrespectful behavior before, but after my communication I now consider this malicious as well," Zuckerberg wrote in a letter published by the website Gizmodo and confirmed by a Facebook source who demanded anonymity because the issue was an internal matter.

"There are specific issues affecting the black community in the United States, coming from a history of oppression and racism," Zuckerberg wrote. "'Black lives matter' doesn't mean other lives don't - it's simply asking that the black community also achieves the justice they deserve."

In Berlin, Zuckerberg praised Germany's approach to Europe's migrant crisis. Merkel so far has maintained an open-door policy for refugees, seeking an elusive diplomatic solution to reduce an influx that has prompted an increasing number of countries to impose national border restrictions.

"German leadership in the refugee crisis, I think, has been inspiring and is a model for the world," Zuckerberg said. "I hope the U.S. follows Germany's lead on this."



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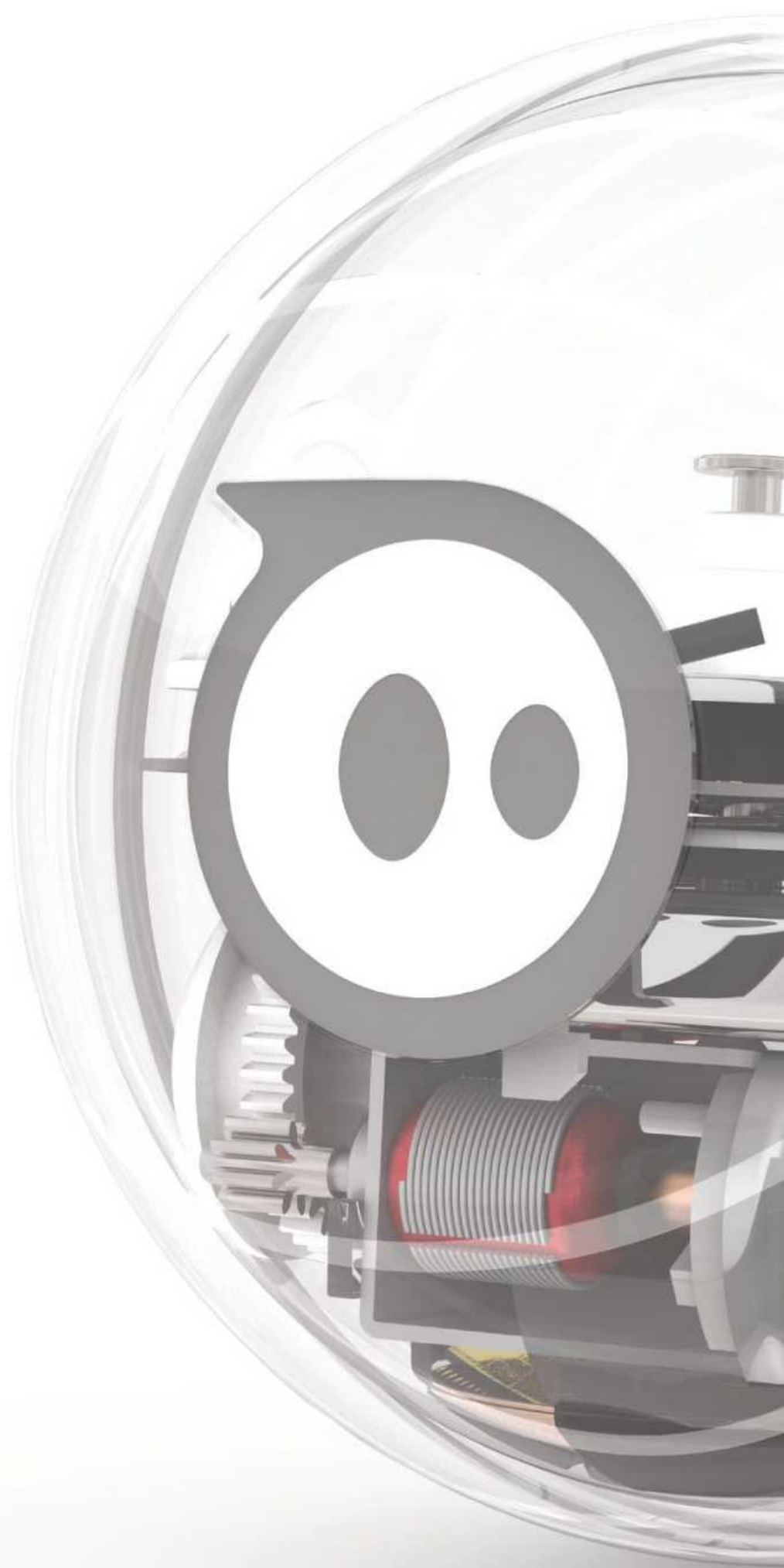


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PROTECTING YOUR FAMILY: HOW APPLE CAN HELP

How Apple can and will
keep your family safe





PRIVACY MORE IMPORTANT THAN EVER AFTER SAN BERNARDINO

The recent furore involving the FBI and Apple - with the former asking the latter to build what the Cupertino firm's CEO Tim Cook described as a "backdoor" to an iPhone in order to reach the information of one of the perpetrators behind the San Bernardino terrorist atrocities - has sparked a whole new national debate around security. Post-Snowden, it seems that few of us are quite as safe from our own government as we once thought we were - so as an iDevice owner, what can you do to better protect you and your family right now?



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Family Sharing



Family Sharing is the easy way to share what's important with members of your family.

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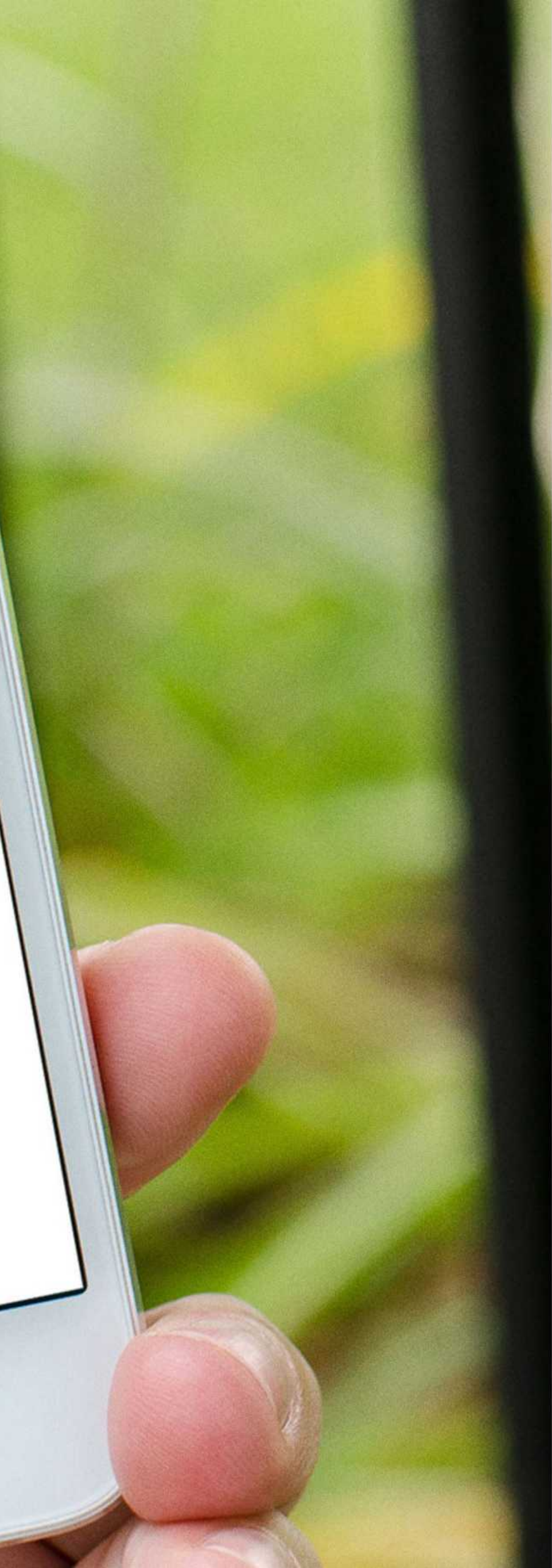
Share purchased music, movies, books, and eligible apps.



Share photos and videos in a family photo stream.



Share your location with family members.



A TRULY FAMILY-FRIENDLY TECH GIANT

The good news is that Apple has never exactly been a slouch in this department, and it all starts with its basic provisions for helping you keep track of where your family members are and what they are doing, as well as - if desired - keeping you all together.

These include the **Find My Friends app, which is available on iPhones, iPads and iPod touch devices running iOS 8 or later** - indeed, it is automatically installed on iGadgets running iOS 9. As the name suggests, it's an app for locating your friends with your iDevice, and it couldn't be easier to add friends and family members - as many as 50, in fact.

You'll also find the Reminders feature in iCloud handy for keeping tabs on family members, the ability to share reminder lists with other iCloud users enabling you to keep relatives abreast of, for example, that all-important dentist's appointment, get-together at the cousin's house or when one of you will be finishing work for the day.

Another truly family-friendly feature to have been introduced by Apple in recent years is **Family Sharing, whereby the same iTunes, iBooks and App Store purchases can be shared across all of a family's different accounts**. It also means that if you are a parent, you can approve any of your kids' spending on such content from your own device.







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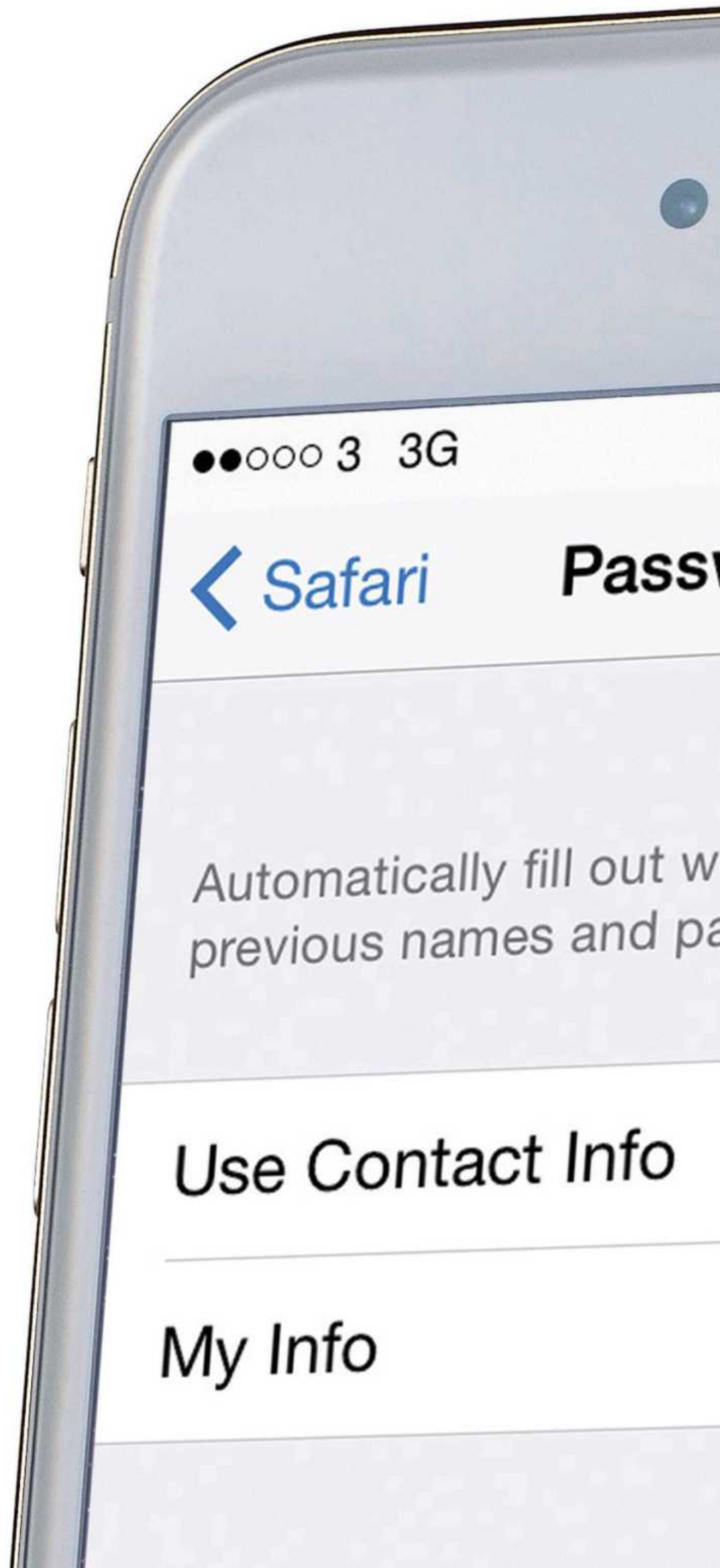
HOW YOU CAN PROTECT YOUR SENSITIVE INFORMATION

But of course, there's so much more that you probably already do with your iDevice on a daily basis that could put your delicate personal information at risk of snoopers. **Personal banking apps, for instance, are notoriously vulnerable, although thankfully less so on iOS than on Android.**

It may be just as well, then, that **Apple continues to take such a comprehensive approach to iOS security, encompassing everything from encryption and Touch ID to app code signing and runtime process security.** As Apple has said itself, "**We also refuse to add a backdoor into any of our products because that undermines the protections we've built in.**" And we can't unlock your device for anyone because you hold the key - your unique password."

Did you know that when you add a credit or debit card to Apple Pay, whether the information that you provide is typed or communicated via the iSight camera, it is encrypted and sent to Apple servers, rather than being stored on your actual device? Or that when you use Apple Pay in-store to make contactless payments, **Near Field Communication (NFC) technology is used that is specifically only designed to work across short distances?** Even when you make in-app payments with Apple Pay, your encrypted transaction is received by Apple Pay before being re-encrypted with a developer-specific key. The transaction information is then sent to the app developer.

iCloud has similarly industry-leading security measures, encrypting your information when it is sent over the Internet and storing it on-server in an encrypted format, with secure tokens used for authentication. A minimum of 128-bit AES encryption is used by iCloud, the same security standard used by major financial institutions, **while iCloud Keychain enables the secure syncing of passwords between iOS devices and Mac computers** without that information ever becoming known to Apple.



11:07

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HOW YOUR APPLE DEVICES CAN BE INVALUABLE IN AN EMERGENCY

As important as so many of the aforementioned measures are, there can surely be none more critical than those that could save your life, which is why we are so fond of iOS's emergency features.

You may not have realized, for example, that it's possible to make an emergency call even from a locked iPhone - perfect if you encounter someone who is stricken in the street and your own iPhone is short on juice. It's as simple a case as swiping right to unlock on the phone's lock screen, **tapping the word 'Emergency' in the lower left corner of the screen and immediately making that emergency call.**

Furthermore, since the release of iOS 8, there has been a certain other emergency feature from that iPhone users may find invaluable, courtesy of the Health app. Those who tap the Medical ID button can immediately view such information as the user's birth date, age, phone number contacts, blood type, organ donor, weight, height, medical conditions, allergies and reactions.

But the key aspect of this feature with regard to enabling strangers to help you out in an emergency is the 'Show When Locked' option that enables such information to be quickly viewed even by those without access to your phone. It's just one more iOS feature that really could make the difference between life and death.

insure domestic Tranquility,
and our Posterity, do ordain a

Article. I.
Section. 1. All legislative Powers herein granted shall be vested
in a Congress of Representatives and Senators.
Section. 2. The House of Representatives shall be composed of
Members chosen every second Year by the People of the several
States, and the Electors in each State shall have the Qualifications
 requisite for Electors of the most numerous Branch of the State
 Legislature. No Person shall be a Representative who shall not have
 attained to the Age of twenty five Years, seven Years shall be
 required before he shall be admitted to the Office, and when elected
 he shall not, unless he be an Inhabitant of that State in which
 he shall be so elected, be appointed to any Office civil or military
 under the United States. The actual Congress shall consist of not
 more than one Representative for every thirty Thousand Persons,
 but each State shall have at least one Representative. The actual
 Congress shall have at least one Representative from each State.



THE PRESENT AND FUTURE OF APPLE SECURITY

Apple's complete Privacy Policy is easy to access and view online, and includes - among other details - the declaration that "Apple takes the security of your personal information very seriously. Apple online services such as the Apple Online Store and iTunes Store protect your personal information during transit using encryption such as Transport Layer Security (TLS). When your data is stored by Apple, we use computer systems with limited access housed in facilities using physical security measures."

But what of the future for iOS security? It seems that Apple is continuing to respond bullishly to the gauntlet laid down by the FBI's San Bernardino court challenge, with **Bloomberg even reporting that Apple may argue on the basis of the digital signature it uses to validate code constituting free speech protected by the First Amendment.**

Observers have suggested that this may not be the most effective strategy given the precedent that it could set, so just for good measure, Apple has also recently hired the developer behind Edward Snowden's favorite secure chat app. The app in question is Signal, and the developer Switzerland-based Frederic Jacobs, **who announced on Twitter that he had accepted an offer to work with Apple's CoreOS security team this summer.**

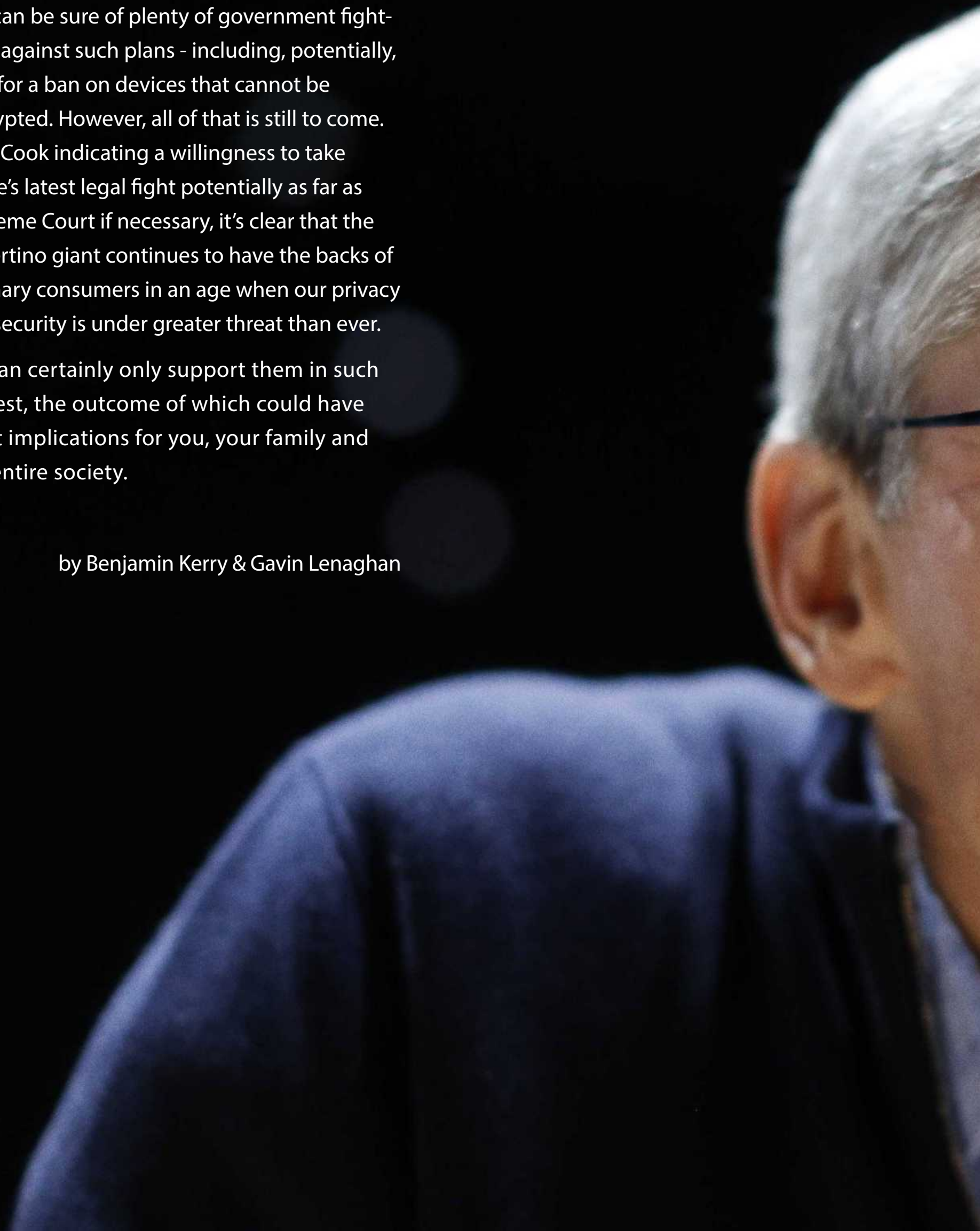
Furthermore, far from complying with the FBI's demand to unlock the notorious San Bernardino iPhone, according to similar reports in The New York Times and the Financial Times, **Apple engineers are now working on the**

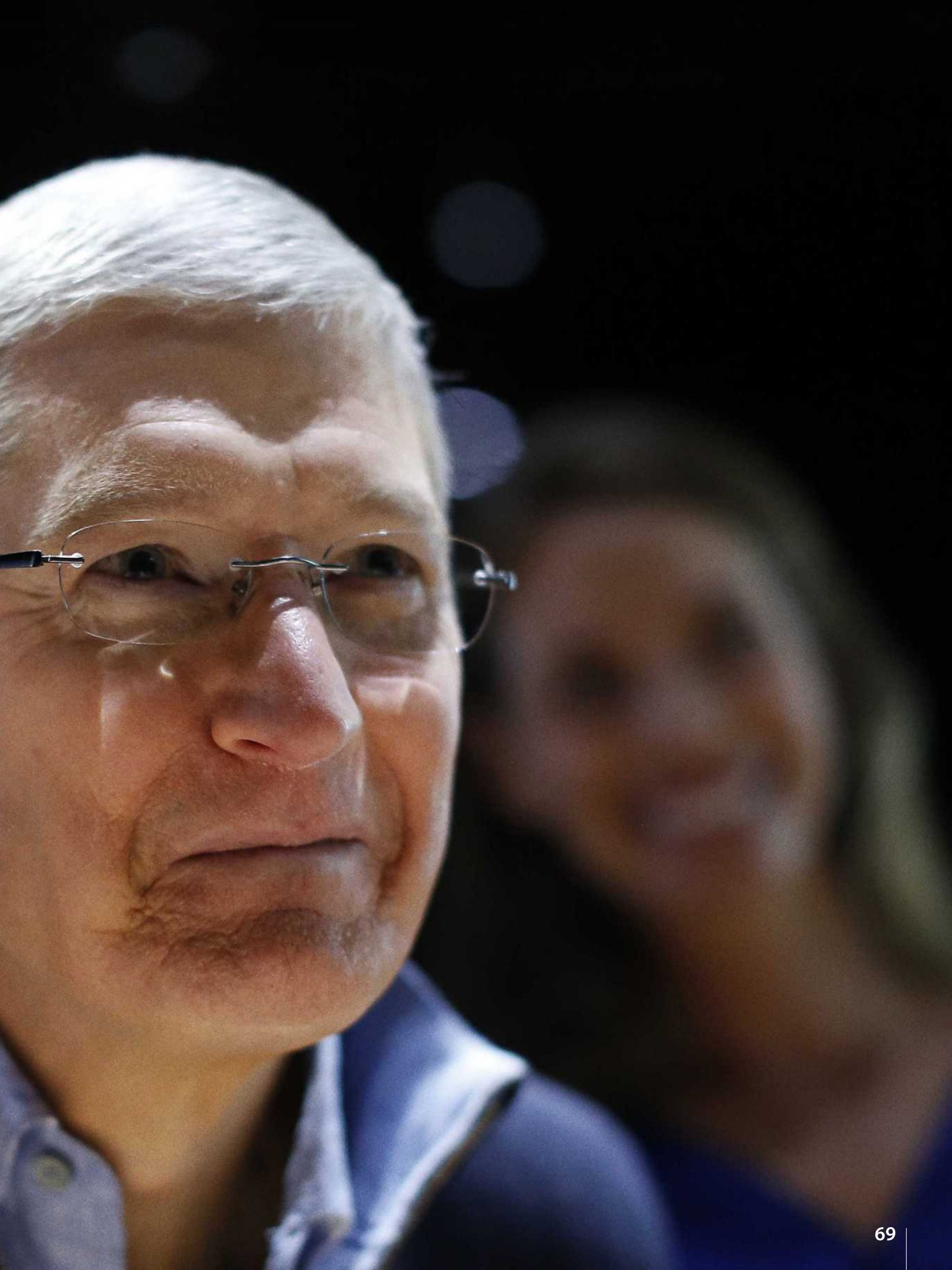
development of new means of encrypting iCloud backups and iPhone hardware that would prevent Apple from carrying out such orders in the future, even if it wished to.

You can be sure of plenty of government fight-back against such plans - including, potentially, calls for a ban on devices that cannot be decrypted. However, all of that is still to come. With Cook indicating a willingness to take Apple's latest legal fight potentially as far as Supreme Court if necessary, it's clear that the Cupertino giant continues to have the backs of ordinary consumers in an age when our privacy and security is under greater threat than ever.

We can certainly only support them in such a quest, the outcome of which could have great implications for you, your family and our entire society.

by Benjamin Kerry & Gavin Lenaghan





**Q&A:
BANK OF
AMERICA'S
MOORE ON
MOBILE
BANKING**

Banking customers are on the move, and the big national banks are scrambling to keep up. They are working to update their technology and offerings in hopes of nabbing increasingly mobile customers.

Both Bank of America and JPMorgan Chase recently announced they would allow customers to use their mobile phones at ATMs instead of a card to withdraw cash, for example. Bank of America customers can now use their phones to remotely “lock” their debit card if the card is lost.

Michelle Moore, head of digital banking at Bank of America, runs the bank’s mobile app division and oversees thousands of employees at the bank’s call centers. She recently sat down with the TLN to talk about what banking customers expect and how the largest retail bank in the country is responding. The interview has been edited for length and clarity:

Q: What are these card-less ATMs that Bank of America and others have announced, and what’s your plan for them?

A: We are actually live today now in New York City and will have 20 ATMs with the card-less feature by the end of (February). You just walk up to these ATMs with your smartphone, using

the same technology as Apple Pay, use the reader to withdraw money without your card. In May, that capability will be available for Android devices and we will be upgrading our ATMs in other markets like in Silicon Valley. We plan to roll out nationally later this year.

Q: Why would customers want this?

A: As customers have become accustomed to using Apple Pay, Samsung Pay, it's not as necessary to have your wallet on you anymore. Most people will leave their house and they will make sure they have their smart phone, but might not as much for their wallet or purse. Still, you're still carrying around your debit card because you might need cash. So if we enable the ability to use your phone at the ATM, why else would you need to carry your wallet? So it's partly about convenience. But it's also about security. Using Apple Pay or Samsung pay is the most secure way to protect your information. Using your phone helps protect against thieves who might (use a device to steal your card data) at the ATM.

Q: What else can you do to make things easier for mobile customers?

A: You can now do nearly everything through our app now that could have been done at a branch. You can open an account. If you need help, you can set an appointment to meet

with someone at a (branch). We do 21,000 appointment requests a week now through either smart phone or the website. We also now allow customers to be connected directly to our call centers without having to re-authenticate. The credentials from the phone's app are transferred directly to our associates' desktop. We do 150,000 calls a week now this way and that number was effectively zero a year ago. So now you can connect to our ATMs, our call centers, our financial centers (branches) all from your mobile device.

We will be rolling out a Spanish version of our mobile banking app. We also will be updating our ATMs to do check cashing, do credit card payments and withdraw multiple denominations of cash as well.

Q: What's left, if anything, for a traditional teller to do?

A: They are not going away any time soon. The opportunity for tellers is to help introduce customers to these new technologies, be somewhat of an ambassador for these new features, and over time can become relationship bankers. We recently changed the title of our tellers to "financial center client service representative" to better reflect the duties they are now doing beyond the traditional bank teller role.





SMALL SUVS MINGLE WITH BUGATTI, MCLAREN SUPERCARS IN GENEVA

While waiting for the much-discussed future of driverless cars to arrive, European automakers are focusing on tried-and-tested sales winners at this year's Geneva International Auto Show - rolling out the small SUVs that are increasingly replacing hatchbacks and sedans in people's driveways.

Long after it has ceased to be an innovation, the small SUV category is drawing carmakers like catnip because it's seen as the best chance to continue to increase sales and keep development costs down.

Europe's car industry finally bounced back strongly in 2015 after the eurozone debt crisis that started in late 2009. Sales rose 9.3 percent to 13.7 million vehicles in the European Union countries in 2015 and have risen now for 29 straight months.

Meanwhile, the shadow of Apple and Google hangs over the industry, as people wonder when, if and how non-industry players will compete with incumbents. There will be plenty of discussions about Internet-connected cars, car sharing apps such as GM's Maven, and self-driving cars.

Until those driverless cars arrive, the metal on display in Geneva still represents the current model of people buying cars and driving them themselves.

Here are the most anticipated themes and vehicles at the Geneva Auto Show:

SMALLER AND SMALLER

Volkswagen AG's luxury brand Audi offers a tiny SUV, the Q2, which is aimed at attracting younger buyers to the brand. Audi is the first of the three high-priced German carmakers - the others being Daimler and BMW - to have an SUV this small.

Analyst Tim Urquhart from IHS Automotive said the business rationale is compelling. He said Volkswagen, like other carmakers, can use



engines and transmissions from other models, in this case the Audi A3 compact car, “and get two cars for the price of one.”

“The public sees a brand new model - but the research and development costs are relatively little,” he said.

The Q2 will also likely share some components with a nearly production-ready Volkswagen-branded concept SUV that’s also on display. Concepts are cars meant to show possible new designs, with only some eventually being produced.

There’s more.

Volkswagen’s SEAT brand offers its mid-sized Ateca on underpinnings shared with the Leon hatchback, giving the brand its first SUV offering; Skoda, another VW brand, has an SUV concept.

And Fiat Chrysler Automobile’s Maserati brand is coming with the Levante, an SUV crossover that offers powerful 350-horsepower and 430-horsepower engines and a silhouette that stands out due its sharply tapered back window. A crossover combines SUV features such as higher driver seating and lots of cargo room in back with a lower, sloping roofline more like a sedan.





SPEED MACHINES

It wouldn't be an auto show without stunning vehicles like Bugatti's Chiron, the successor to its 258-mph Veyron supercar. Photos show a low-slung sports car with a wrap-around windshield and the distinctive oval Bugatti front grille.

McLaren is offering the 570GT, a sleek two-seater that reaches 100 kph (62 mph) in only 3.4 seconds. The company says it aimed to make a car that's comfortable for weekend trips and long-distance drives, despite its racing-level performance. They gave it eight-way adjustable power seats, a touchscreen to control air conditioning and music, a large glass rear hatch to let in light and create a relaxed environment, and a lower door sill to make it easier to climb in and out.

Prices start at \$199,950; the company is taking orders for delivery globally in late 2016.

THE FUTURE

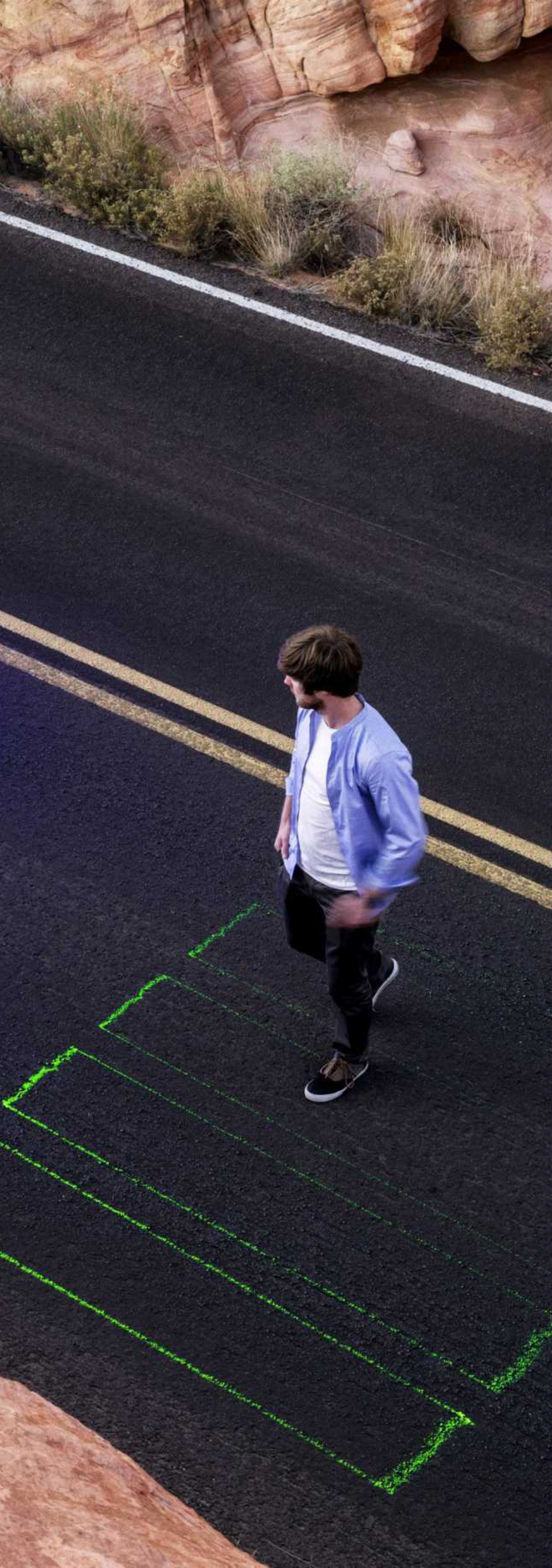
Auto executives say their industry is on the verge of wide-ranging transformation powered by the Internet, information technology and changing attitudes toward the automobile. There will be much talk of such themes in Geneva, but the actual vehicles, businesses and technologies may take years to appear.

U.S. automaker General Motors is experimenting with a car-sharing program called Maven, in which people reserve cars using an app and then use their phones to unlock and drive the vehicle.

Consulting firm EY and Swiss think tank Rinspeed are showcasing their Etos concept of a self-driving sports car that has a retractable steering wheel that clears more space for the driver, an entertainment system that anticipates user preferences and an on-board drone with







its own landing platform. In one sign of the increasing convergence of tech and autos, the car has already been seen by the public - at the Consumer Electronics Show in Las Vegas.

EFFICIENT LUXURY

BMW is offering its large 7-Series sedan as a plug-in hybrid, for which it will even come install a charging station at your house. The vehicle uses technology from the Munich-based company's all-electric i-series models such as the i3 and the i8, including light-weight materials and battery and charging technology.

Analyst Urquhart says higher-price brands are combining efficient technology with high power as a selling point, "so it's smart performance, and not just out-and-out performance." The robust acceleration of electric motors is an added advantage.

For those who just want the power, BMW offers a 7-Series M version - the company's performance designation - with a 12-cylinder, 600-horsepower gasoline engine that will accelerate to 100 kph (62 mph) in a brisk 3.9 seconds.

Electric and hybrid vehicles accounted for only 119,600 out of the 13.7 million vehicles sold in the EU last year. But the numbers are growing rapidly and carmakers say they need to develop alternative technologies to position themselves for the future.

The Geneva Auto Show opens to the news media Tuesday and Wednesday 24 and to the public Thursday 25. It runs through March 13.

DRONE-MOUNTED HANDGUN, FLAMETHROWER REIGNITE LAWMAKER DEBATE

The quiet whirring of the drone's propellers gives way to the sound of gunshots - pop, pop, pop, pop - in the 14-second video titled "Flying Gun."

The YouTube video of a drone-mounted handgun firing rounds into the Connecticut woods - and a companion video of a flying flamethrower lighting up a spit-roasting Thanksgiving turkey - have reignited efforts by state legislators to make it a crime to weaponize an unmanned aerial vehicle.







Image: Jason Lee



While the Federal Aviation Administration mulls regulations on drones, a number of states have established their own rules - though most of them focus on drone-mounted cameras as threats to privacy and security. Connecticut would be one of the first to restrict how drone owners can modify their craft into potentially dangerous weapons.

"I am a huge Second Amendment supporter and it would make me very happy because I don't see any, any civilian purpose for a flying gun," said Clinton police Sgt. Jeremiah Dunn, whose department investigated the video.

The "Flying Gun" video, posted last summer by Central Connecticut State University student Austin Haughwout, drew the attention of the FAA as well. No charges have been filed but the FAA said last week it was still investigating.

Dunn said his department was instructed by the local state's attorney's office that no Connecticut laws appear to have been violated in the first video and that the incident occurred on wooded private property, where a firearm could be legally discharged. Dunn said no local ordinances were violated, either.

The teen's father contends a new state law is unnecessary, arguing that his son did nothing wrong.

"This is a solution looking for a problem that doesn't exist," said Bret Haughwout.

Since that first video, Austin Haughwout posted a second one on YouTube in November of a drone he outfitted with a flamethrower to "cook" a turkey on a spit in the woods. Bret Haughwout said his son, a sophomore studying mechanical

engineering, hasn't hurt anyone with his drones and is just a hobbyist interested in how machines work.

He said the drone that fired a handgun was "not at all an effective weapon" and "couldn't hit the broad side of a barn."

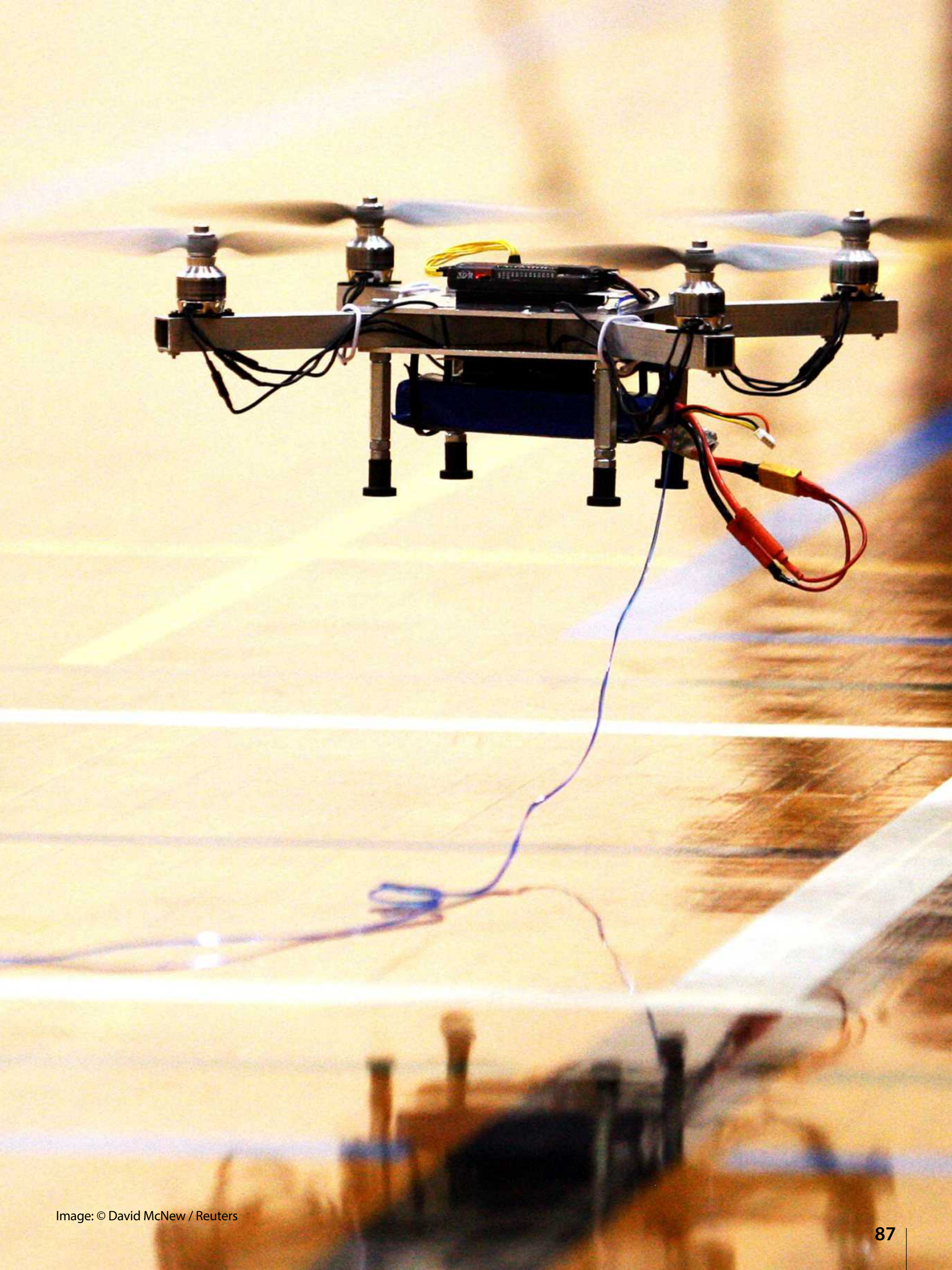
Last year, Connecticut lawmakers consider a proposal on weaponized drones and other restrictions, but it died in the state House of Representatives due to inaction, weeks before Haughwout's first video went online.

"Clearly what happened in Connecticut renewed our interest," said Rep. Christie Carpino, R-Cromwell, co-chair of the General Assembly's Program Review and Investigations Committee. Her panel conducted a comprehensive study of the drone issue in 2014 and proposed wide-ranging legislation last year and "many members of the committee were disappointed it didn't make to the House floor last year," Carpino said.


Public hearings are planned for Monday and Tuesday on two separate bills that would restrict the use of drones. One bill would make it a class C felony, punishable by one to 10 years in prison, to use a drone to release tear gas or other substances, or control a deadly weapon or explosive device. The other bill would create a similar crime plus impose limits on how law enforcement and state agencies can use drones.

If Connecticut's legislation passes, it would be one of the first laws that attempts to stop people from turning drones into flying weapons. Last year, Nevada passed a comprehensive bill that prohibited the weaponization of unmanned aircraft systems. It also prevents people from using them from within a certain distance of









airports and critical facilities without permission. Other states, such as Arkansas and Mississippi, have focused on preventing peeping toms from using the technology to spy on potential victims. New Hampshire prohibits drones from being used for hunting, fishing or trapping while Michigan passed laws barring people from using a drone to hunt game but also to harass hunters, according to the National Conference of State Legislatures.

Rep. William Tong, D-Stamford, co-chairman of the Judiciary Committee, called Haughwout's videos scary.

"I don't know what he's thinking about, but that's just reckless on its face," Tong said. "I get and I understand that kids do crazy things, but that also raises a question about how we ought to regulate these machines as they get ever more sophisticated, because they do have the potential to cause damage or infringe on the rights of others."



WILDLIFE SECRETS REVEALED WITH ADVANCED TRACKING DEVICES

Solar-powered trackers on wings have recorded California condors soaring to 15,000 feet, while locators attached to humpback whales have revealed 1,000-foot dives to underwater mountains. And GPS collars on Yellowstone grizzly bears are giving new insights into one of the most studied large carnivore populations in the world.

Technological advances in recent years have allowed what could be the most inquisitive Earth dweller of them all, humans, to invent ever more ingenious tracking devices to find out what their fellow inhabitants are up to.

"It's a large field that's developing very fast," said Alex Zerbini, a research biologist with the National Oceanic and Atmospheric Administration's National Marine Mammal Laboratory in Seattle. "There are many types of tags being developed for many species of marine animals."

Scientists say the trove of information thanks to ever smaller, tougher and more powerful tracking devices is leading to discoveries that could be used to make better wildlife and habitat management decisions.

The devices are also revealing the secret lives of hard-to-study animals.

For example, Zerbini said, scientists recently discovered humpback whales diving to underwater mountains on a regular basis, and also making the dives during migrations.

In Yellowstone National Park and the surrounding area, more sophisticated tracking devices on grizzly bears are providing information, notably on their ability to find food, that could be a factor in whether Endangered Species Act protections are lifted.

Scientists say whitebark pine, a key grizzly bear food source, has been diminishing due to insect infestation, possibly due to global warming. A recent study aimed at finding out if grizzlies are finding a replacement food source used more advanced GPS collars that could tell if a grizzly spending a long time in a specific area was guarding a dead carcass or napping.

"We were actually able to determine differences in the patterns between those types of activities," said Frank van Manen, leader of the Interagency Grizzly Bear Study Team.









The results, he said, suggest grizzlies are relying more on carcasses and less on whitebark pine in the fall when the tree produces edible, high calorie seeds just as the bears are trying to pack on weight before hibernation.

New information is also revealing the nuances of how wildlife interact with the environment. California condors soar high and land to feed on dead animals. But why do they climb to nearly 3 miles above the Earth?

Tracking data shows that once the condors attain a high altitude, they take a long downhill glide, sloping in a specific direction toward a dead animal they've already fed on or to an area they have found dead animals in the past. One condor made a 70-mile flight, traveling 210 miles in a single day.

Joseph Brandt, a wildlife biologist with the U.S. Fish and Wildlife Service at the Hopper Mountain National Wildlife Refuge in California, said wing flapping is inefficient for the birds that can weigh 25 pounds and have wingspans of 10 feet. Instead, they use rising currents of heated air called thermals to gain altitude.

Tracking the birds suggests that flying conditions might be the primary factor dictating where condors live.

"Maybe they're finding food where the flying conditions are best," Brandt said.

He said the new tracking information, along with meteorological data, is being used to create maps of areas with weather conditions suitable for condors as part of Fish and Wildlife's plan to continue recovery efforts of the federally protected bird.





“We really see how the birds are using the topography,” Brandt said. “We compare wind conditions to see how the bird is reacting in that kind of 3-D world.”


Similar analysis involves how the behavior of Steller sea lions off Alaska is linked to ocean cycles. Many species of birds around the world are also being tracked, including long-billed curlews, and sage grouse in Idaho.

The findings have led to more questions. For example, after learning that humpbacks dive to underwater mountains, scientists wanted to know why, Zerbini said. Are they feeding? Are they socializing?

“It’s always like that in science,” he said.

“The more you know, the more questions you have. Which is good. Then you can develop the technology specifically to address your new questions.”





CHRIS ROCK BRINGS DIVERSITY ISSUE FRONT AND CENTER AT OSCARS

With deft timing and an impactful blend of humor and searing commentary, host Chris Rock took the bull by the horns at the Oscars, attacking the diversity crisis roiling the industry and not letting go all night long.

Rock didn't merely acknowledge the elephant in the room. From his first words to his farewell remarks, he brought it stage front and center, and kept it there.

"I counted at least 15 black people in that montage!" he said of the opening film clips.

He went on to call the Oscars the "White People's Choice Awards," and noted that if they had nominated potential hosts, "I wouldn't have this job. You'd all be watching Neil Patrick Harris right now."

He was referring, of course, to the fact that every acting nominee was white for the second year running, a development that led to the OscarsSoWhite backlash. It also led the Academy

of Motion Picture Arts and Sciences to announce sweeping changes meant to increase diversity in its membership - changes that the academy's president, Cheryl Boone Isaacs, made reference to as she called on the industry to join in creating change.

"With opportunity comes responsibility," Boone Isaacs said. "It's not enough to just listen and agree. We must take action."

Rock, in some of his lighter comments, joked about the people who'd urged him to boycott the awards show.

"How come it's only unemployed people that tell you to quit something?" he asked, and also cracked a few barbs at the expense of Jada Pinkett Smith and her husband Will Smith, who opted not to attend the show. Maybe it wasn't fair that Smith hadn't been nominated for best actor for "Concussion," he said, but it also wasn't fair that he earned \$20 million for "Wild Wild West."

In some of his edgier remarks, Rock wondered why there hadn't been protests back in the '60s, when surely there were years with no black nominees. "Why? Because we had real things to protest," he said. "We were too busy being raped and lynched to care about who won best cinematographer."

And he quipped that this year's in-memoriam package was "just going to be black people shot by the cops on the way to the movies."

Turning more philosophical, he asked: "Is Hollywood racist? You're damn right Hollywood is racist. But it's not the racist you've grown accustomed to. Hollywood is sorority racist. It's like, 'We like you, Rhonda, but you're not a



Image: Kevin Winter

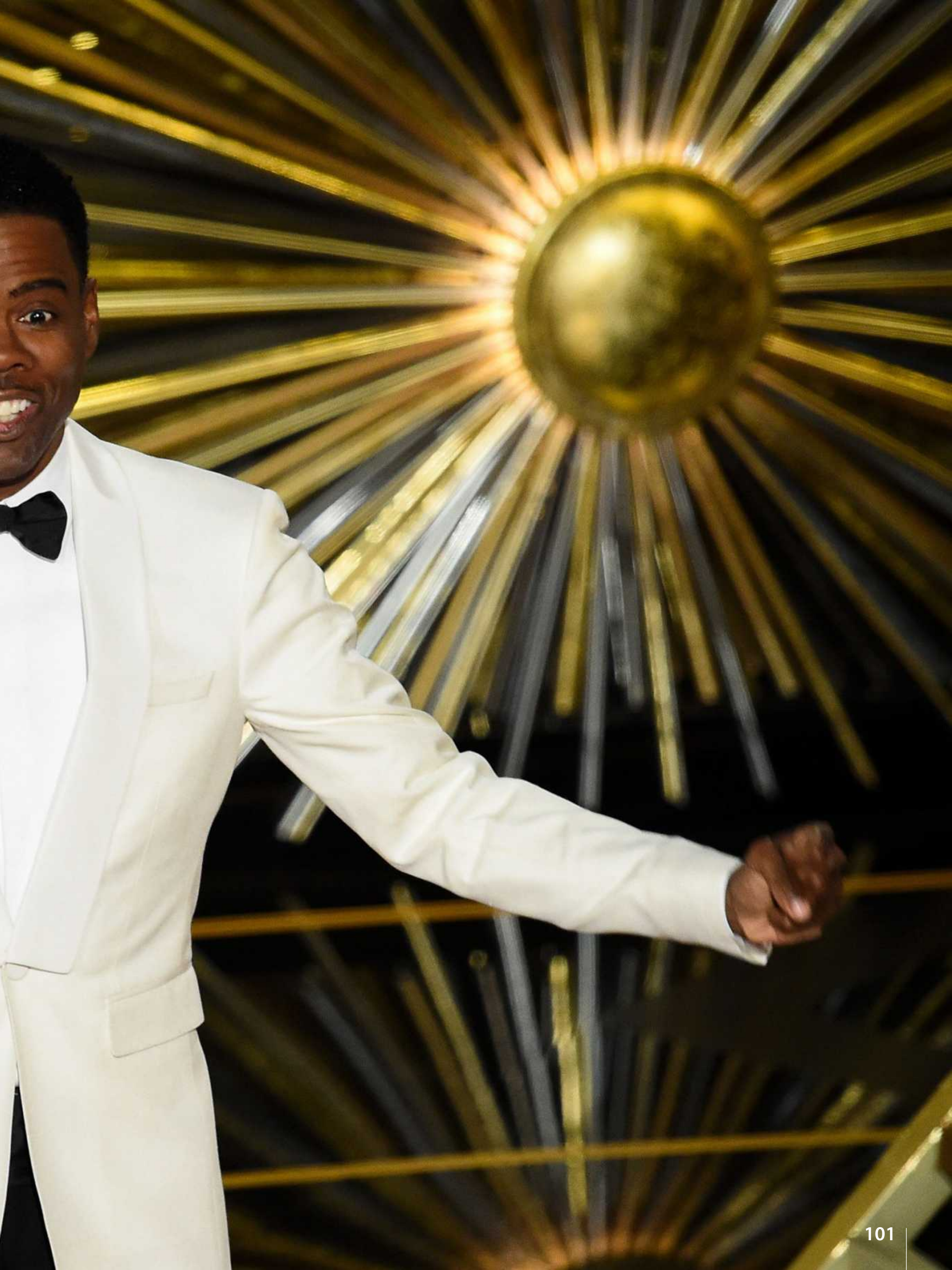




Image: Chris Pizzello



Kappa.” And he added: “We want opportunity. We want the black actors to get the same opportunities. Not just once. Leo (DiCaprio) gets a great part every year. All you guys get great parts all the time.”

The diversity issue wasn’t limited to Rock’s opening monologue. In one of the best of several comic bits sprinkled through the show, actress Angela Bassett offered a “Black History Month Minute” paying tribute to a “black” actor - the very white Jack Black.

In a joke montage, gags were inserted into some of this year’s movies. In one, Rock himself was an astronaut left up on Mars, a la Matt Damon in “The Martian.” But this time, Jeff Daniels and Kristen Wiig at NASA debated bringing him back and decided not to, since it would cost 2,500 “white dollars.”

And Rock did a taped bit outside a movie theater in Compton, California for what he called a “fresh perspective,” interviewing black moviegoers who said they’d never even heard of top-nominated films like “Spotlight,” “Brooklyn,” “Trumbo” or “Bridge of Spies.” One man turned earnest, saying there was “so much talent out there of all races.”

Though Rock was clearly the evening’s chief spokesman on the issue, he wasn’t alone in addressing diversity onstage. Alejandro Gonzalez Inarritu, winning the director prize for the second year running, issued a call to “our generation to really liberate ourselves from all prejudice and ... make sure for once and forever that the color of the skin becomes as irrelevant as the length of our hair.”



Image: Kevin Winter



And actor Kevin Hart paid tribute to “all my actresses and actors of color who didn’t get nominated.” He said the problem would one day be solved. “Let’s not let this negative issue of diversity beat us,” he added.

Hollywood diversity was an issue outside the Dolby Theatre as well. Before the telecast, Rev. Al Sharpton addressed a group of several dozen protesters nearby. He told the group he would organize larger protests if diversity complaints are not addressed.

“This will be the last night of an all-white Oscars,” Sharpton said.

In New York, some 20 protesters, most allied with Sharpton’s network, shouted “No justice, no peace” in front of police barricades in front of ABC’s New York studios.

All 20 actors nominated Sunday were white. Sharpton criticized the Oscars for failing to nominate films such as “Straight Outta Compton,” “Creed” or “Concussion” for any of its top honors.

As for Rock, he made clear that he thought one actor in particular had been snubbed: Michael B. Jordan for “Creed,” whom he introduced as a “shoulda-been nominee.”

And the host made sure, even after the final award was given to “Spotlight” for best picture, to bring the evening back to its designated theme.

“I’d like to invite everybody to the BET awards this summer,” he said before ending on a serious note:

“Black lives matter.”



OSCARS GET 34.3 MILLION VIEWERS, LOWEST RATING SINCE 2008

Academy Awards viewership dipped to its lowest level since 2008 in a year where the movie industry's ability to reflect the nation's diversity was a central issue.

The Nielsen company said Monday preliminary estimates showed 34.3 million people watched Sunday night's telecast, where "Spotlight" won best picture. Last year's show was seen by 37.3 million people.

Since 1990, only two Academy Awards telecasts had fewer viewers: in 2008, when "No Country For Old Men" won best picture, and in 2004, when "Chicago" was honored. The peak came when "Titanic" won a boatload of awards in 1998 and 55 million people tuned in.







The paucity of minority nominees this year led to calls for a boycott among some black stars, including Jada Pinkett Smith and Spike Lee. But Nielsen did not immediately have any ethnic breakdown of Oscar viewership. Generally, the popularity of movies being honored tends to be the biggest factor in whether the audience for the live telecast is up or down.

Rock, in his second time hosting, hardly stayed away from the diversity issue. He peppered the audience with his first three jokes on the topic within 25 seconds.

The most recent awards shows, the Golden Globes and Grammys, also saw ratings declines. The Globes, which honor film and television, were seen by 18.5 million people, down from 19.3 million in 2015. The Grammy telecast hit a seven-year low in viewership.

Many years, the Oscars are television's biggest event after the Super Bowl.

The final half hour of ABC's pre-show telecast was watched by 22.2 million people, down from 23.8 million last year, Nielsen said.

Twitter marked a milestone, however: Leonardo DiCaprio's best actor award generated 440,000 tweets in a minute, the fastest ever counted at the Academy Awards. The previous Twitter highlight came two years ago when Ellen DeGeneres made her star-studded selfie.



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7 MEMORABLE OSCARS MOMENTS



A few moments we'll be talking about from Sunday's Oscarcast the day after:

- A LITTLE HELP FROM DAD:

Host Chris Rock gave his daughters a boost with their Girl Scout Cookie sales by dispatching a team of Los Angeles-area Girl Scouts through the Dolby Theatre selling cookies to the gathered glitterati. An unfair advantage bestowed by a famous father? Sure, but you'd do the same for your kid if you could. And those enterprising girls collected a quick \$65,243.00 for a good cause.





- A DIFFERENT GROUP OF FILM FANS:

It's useful to recall that every moviegoer doesn't glom onto - or even pay attention to - the films recognized by the Academy. To demonstrate that simple truth, Rock, in a pre-taped feature, visited a movie house in Compton, California, where black moviegoers seemed mostly oblivious to the films nominated for this year's Oscars. Among their own favorites: a film conspicuously overlooked by the Academy, "Straight Outta Compton."

- THERE MUST HAVE BEEN A POINT, BUT WHAT?:

Many viewers had to be puzzled by a fleeting appearance by actress and conservative Fox News personality Stacey Dash, who was jokingly introduced by Rock as director of the Oscar's minority outreach program. Dash strode onstage to say, "I cannot wait to help my people out. Happy Black History Month!" Suggested assignment: Discuss among yourselves the intended point of the joke, which laid an egg with the audience.

- HE WOULD NOT BE THWARTED:

Alejandro G. Inarritu had an important point to make about inclusiveness ("to really liberate ourselves from all prejudice and this tribal thinking"), and he meant to make it during his acceptance remarks as best director for the survival epic "The Revenant." Boldly he pushed through the rude hurry-up music, with its intimating chosen tune: Wagner's "Ride of the Valkyries."

- A STANDING O AND A PLEA TO SAVE THE PLANET:

After four past nominations, Leonardo DiCaprio finally scored an Oscar as best actor for his performance in "The Revenant." He was hailed with a standing ovation, after which he made an impassioned plea for everyone to take action against climate change during possibly the night's most stirring acceptance speech.

- WELL-INTENTIONED, BUT WRONG:

Sam Smith received his best-song Oscar for "Writing's on the Wall" (from "Spectre") by citing an article he said claimed that no openly gay man had ever won an Oscar before him. He was mistaken about that, but it didn't undermine his call for everyone to "stand together as equals one day."

- THAT'S WHAT GOOGLE IS FOR:

Jared Leto's tossed-off mention of the term "merkin" (with a sidelong glance at Margot Robbie, his fellow presenter for best production design) may have drawn a blank with many viewers. Those among them who flocked to search engines (or even a dictionary) swiftly learned that a merkin is, um, a pubic wig. The next step for many of those curious souls: un-learning what a merkin is.









OSCARS' BACKSTAGE MOMENTS RIVAL THOSE ON CAMERA

While audiences around the world watch the glamorous Oscars proceedings on TV, a whole different array of memorable starry moments are happening off-camera.

Because the Academy Awards bring together so many top talents, the wings of the stage become an impromptu meeting place for stars across genres.

Here's a peek at the backstage celebrity spectacle:

WHO HAS A FIVER? Charlize Theron and Emily Blunt watched Chris Rock's opening monologue on a monitor just off stage right. Theron uttered many enthusiastic "Oh my Gods" while he spoke, and even one "Oh, dang," before a stage manager handed her the envelope with the winning screenwriter's name inside.

"Should I open it, guys?" she asked of the various workers backstage. "Come on! I'll do it for a fiver!"

"I didn't fall over!" - Cate Blanchett after executing her walk-and-talk presentation in towering heels.

NO JOB TOO SMALL: After presenting the supporting actor Oscar to Mark Rylance, Patricia Arquette realized she'd left her red lipstick behind backstage.

No worry. She told a stage manager about the misplaced "long NARS lipstick" she left behind, and he radioed to have it delivered to her seat.

"That's the most attention I've ever gotten in my whole life!" - Dave Grohl after performing "Blackbird" during the Oscars' In Memoriam segment.

SHOE ENVY: Several women teetering on tall heels looked with envy at a stage manager's sneakers.

Among them was Jennifer Garner, who joked that she had tennis shoes on under her floor-length dress. When the manager responded with shock, she came clean: "I am on six-inch heels like every other celebrity."

Whoopi Goldberg, who rehearsed wearing Crocs, also confessed some shoe issues.

"I don't have on the heels I was supposed to have on," she said. "I put on what was comfortable."

"I need my mum." - Sam Smith after winning best original song for "Writing's on the Wall."









BATTLE OF THE OSCAR WINNERS: As the show wound down to its final categories, the night's winners gathered backstage.

Adam McKay, who won for adapting "The Big Short" screenplay, chatted with best actress Brie Larson.

"This is well deserved," he told her. "Tom's isn't," he said, referring to "Spotlight" screenwriter and director Tom McCarthy.

"You definitely worked your (tail) off," McKay continued. "Tom did not."

As this exchange was taking place, McCarthy's film, "Spotlight," won best picture.

"Tell me where to go. I have no idea." - an elated Brie Larson, coming off stage with her new Oscar.





LIST OF 88TH ANNUAL ACADEMY AWARD WINNERS

List of winners at Sunday's 88th annual Academy Awards presented by the Academy of Motion Picture Arts and Sciences.

Best Picture: "Spotlight."

Actor: Leonardo DiCaprio, "The Revenant."

Actress: Brie Larson, "Room."

Supporting Actor: Mark Rylance,
"Bridge of Spies."

Supporting Actress: Alicia Vikander,
"The Danish Girl."

Directing: Alejandro G. Inarritu, "The Revenant."

Foreign Language Film: "Son of Saul."

Adapted Screenplay: "The Big Short."

Original Screenplay: "Spotlight."

Animated Feature Film: "Inside Out."

Production Design: "Mad Max: Fury Road."

Cinematography: "The Revenant."

Sound Mixing: "Mad Max: Fury Road."

Sound Editing: "Mad Max: Fury Road."

Original Score: "The Hateful Eight."

Original Song: "Writing's on the Wall"
from "Spectre."

Costume Design: "Mad Max: Fury Road."

Documentary Feature: "Amy."

Documentary (short subject): "A Girl in the River:
The Price of Forgiveness."

Film Editing: "Mad Max: Fury Road."

Makeup and Hairstyling: "Mad Max: Fury Road."

Animated Short Film: "Bear Story."

Live Action Short Film: "Stutterer."

Visual Effects: "Ex Machina."



TOP Free Apps

iOS



#01 – Stack

By Ketchapp

Category: Games

Requires iOS 6.0 or later. Compatible with iPhone, iPad, and iPod touch.



#02 – Bridge Constructor

By Headup Games GmbH & Co KG

Category: Games

Requires iOS 5.1.1 or later. Compatible with iPhone, iPad, and iPod touch.



#03 – Super Sharp

By 1Button SARL

Category: Games

Requires iOS 7.0 or later. Compatible with iPhone, iPad, and iPod touch.



#04 – Spark Camera

By IDEO

Category: Photo & Video

Requires iOS 8.0 or later. Compatible with iPhone, iPad, and iPod touch.

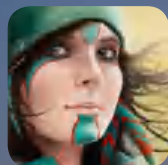


#05 – Color Switch

By Samuel Ratumaitavuki

Category: Games

Requires iOS 6.0 or later. Compatible with iPhone, iPad, and iPod touch.



#06 – Windy

By Franz Bruckhoff

Category: Health & Fitness

Requires iOS 7.0 or later. Compatible with iPhone, iPad, and iPod touch.



#07 – Snapchat

By Snapchat, Inc.

Category: Photo & Video

Requires iOS 7.0 or later. Compatible with iPhone, iPad, and iPod touch.



#08 – Tayasui Sketches+

By Tayasui.com

Category: Productivity

Requires iOS 7.0 or later. Compatible with iPhone, iPad, and iPod touch.



#09 – Faily Brakes

By Sponge Games Pty Ltd

Category: Games

Requires iOS 7.0 or later. Compatible with iPhone, iPad, and iPod touch.



#10 – Messenger

By Facebook, Inc.

Category: Social Networking

Requires iOS 7.0 or later. Compatible with iPhone, iPad, and iPod touch.



#01 – OS X El Capitan

By Apple

Category: Utilities

Compatibility: OS X 10.6.8 or later



#02 – Slack

By Slack Technologies, Inc.

Category: Business

OS X 10.9 or later, 64-bit processor



#03 – Kindle

By AMZN Mobile LLC

Category: Reference

Compatibility: OS X 10.8 or later



#04 – Xcode

By Apple

Category: Developer Tools

Compatibility: OS X 10.8.4 or later



#05 – Microsoft Remote Desktop

By Microsoft Corporation

Category: Business

Compatibility: OS X 10.9 or later, 64-bit processor

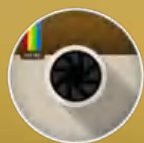


#06 – The Unarchiver

By Dag Agren

Category: Utilities

Compatibility: OS X 10.6.0 or later, 64-bit processor



#07 – App for Instagram

By Joacim Ståhl

Category: Social Networking

Compatibility: OS X 10.7 or later, 64-bit processor



#08 – ooVoo Video Call, Text and Voice

By ooVoo LLC

Category: Social Networking

Compatibility: OS X 10.7 or later, 64-bit processor



#09 – OneDrive

By Microsoft Corporation

Category: Productivity

Compatibility: OS X 10.9.0 or later, 64-bit processor



#10 – Full Deck Solitaire

By GRL Games

Category: Games

Compatibility: OS X 10.6.6 or later

TOP Free Apps

Mac OS X

TOP Paid Apps

iOS



#01 – Face Swap Live

By Laan Labs

Category: Photo & Video / Price: \$0.99

Requires iOS 8.0 or later. Compatible with iPhone, iPad, and iPod touch.



#02 – Assassin's Creed Identity

By Ubisoft

Category: Games / Price: \$4.99

Requires iOS 7.0 or later. Compatible with iPhone, iPad, and iPod touch.



#03 – Minecraft: Pocket Edition

By Mojang

Category: Games / Price: \$6.99

Requires iOS 5.1.1 or later. Compatible with iPhone, iPad, and iPod touch.



#04 – Heads Up!

By Warner Bros.

Category: Games / Price: \$0.99

Requires iOS 7.0 or later. Compatible with iPhone, iPad, and iPod touch.



#05 – NBA 2K16

By 2K

Category: Games / Price: \$7.99

Requires iOS 9.0 or later. Compatible with iPhone, iPad, and iPod touch.



#06 – Geometry Dash

By RobTop Games AB

Category: Games / Price: \$1.99

Requires iOS 5.1.1 or later. Compatible with iPhone, iPad, and iPod touch.



#07 – 7 Minute Workout Challenge

By Fitness Guide Inc

Category: Health & Fitness / Price: \$2.99

Requires iOS 6.0 or later. Compatible with iPhone, iPad, and iPod touch.



#08 – Facetune

By Lightricks Ltd.

Category: Photo & Video / Price: \$3.99

Requires iOS 7.0 or later. Compatible with iPhone, iPad, and iPod touch.



#09 – Bloons TD 5

By Ninja Kiwi

Category: Games / Price: \$2.99

Requires iOS 6.0 or later. Compatible with iPhone, iPad, and iPod touch.



#10 – THE GAME OF LIFE Classic Edition

By Electronic Arts

Category: Games / Price: \$0.99

Requires iOS 5.1.1 or later. Compatible with iPhone, iPad, and iPod touch.



#01 – GarageBand

By Apple

Category: Music / Price: \$4.99

Compatibility: OS X 10.9 or later



#02 – Fluid Browser

By Inovize LLC

Category: Productivity / Price: \$2.99

Compatibility: OS X 10.10 or later, 64-bit processor



#03 – Logic Pro X

By Apple

Category: Music / Price: \$199.99

Compatibility: OS X 10.8.4 or later, 64-bit processor



#04 – Final Cut Pro

By Apple

Category: Video / Price: \$299.99

Compatibility: OS X 10.10.4 or later, 64-bit processor



#05 – Document Writer

By xiong feng

Category: Business / Price: \$9.99

Compatibility: OS X 10.7 or later



#06 – AntiVirus Sentinel Pro

By Calin Popescu

Category: Utilities / Price: \$9.99

Compatibility: OS X 10.7 or later, 64-bit processor



#07 – Notability

By Ginger Labs

Category: Productivity / Price: \$5.99

Compatibility: OS X 10.9 or later, 64-bit processor



#08 – OS X Server

By Apple

Category: Utilities / Price: \$19.99

Compatibility: OS X 10.10.5 or later



#09 – Disk Doctor

By FIPLAB Ltd

Category: Utilities / Price: \$2.99

Compatibility: OS X 10.7.3 or later, 64-bit processor



#10 – FaceTime

By Apple

Category: Social Networking / Price: \$0.99

Compatibility: OS X 10.6.6 or later

TOP Paid Apps

Mac OS X

iTunes

Review



Trailer

Movies
& *TV Shows*



iTunes Preview



by Ryan Coogler
Genre: Drama
Released: 2015
Price: \$14.99

★★★★★
319 Ratings

Rotten Tomatoes



94%

Creed

The 7th instalment of the Rocky movie franchise sees the son of infamous boxing trainer Apollo Creed work his way through to becoming a champion fighter himself – with a little help from the franchise's titular hero.

FIVE FACTS:

1. Creed is the first movie in the Rocky series that isn't written by Sylvester Stallone (Rocky Balboa).
2. This is the longest movie in the Rocky series.
3. Creed also marks the first movie in the franchise in which Rocky Balboa himself doesn't fight.
4. The movie has been nominated for 47 awards, winning 37 of them.
5. This is the first movie in the Rocky franchise to be distributed by Warner Bros.

See more in
iTunes



Cast Interview



Forsaken

Gunslinger Kiefer Sutherland returns to his hometown and his estranged father, only to find that a gang is terrorizing and taking over the town. Can he regain his reputation as a quick-draw killer and stop them?

FIVE FACTS:

- 1.** Director Jon Cassar has also worked on the 24 television series.
- 2.** The two main roles are played by father and son duo Donald and Kiefer Sutherland. Donald Sutherland's movie career spans over 50 years, and includes roles in movies such as *The Italian Job*, *The Hunger Games*, and *Pride & Prejudice*.
- 3.** Kiefer Sutherland is known for his role in the 24 series, and has also made cameos in *The Simpsons* and *Family Guy*.
- 4.** *Forsaken* marks the second time the Sutherlands play father and son, the first being *Max Dugan Returns*.
- 5.** The movie was nominated for 6 Canadian Screen Awards, including that for 'Achievement in Cinematography' and 'Achievement in Art Direction/Production Design'.





iTunes Preview



by Jon Cassar
Genre: Drama
Released: 2016
Price: \$9.99

★★★★★
46 Ratings

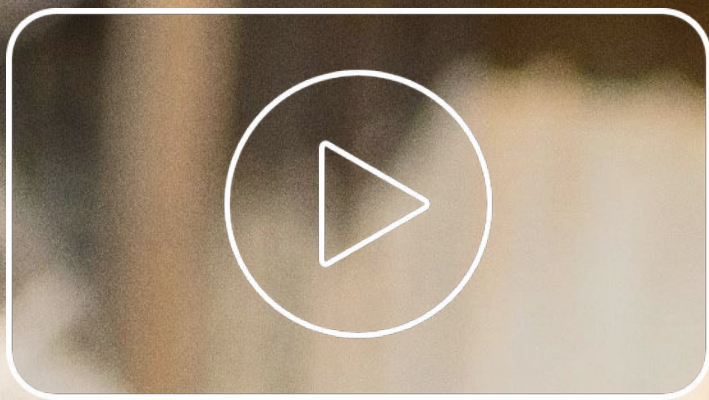


Trailer

Rotten Tomatoes



41%



Cast Interview



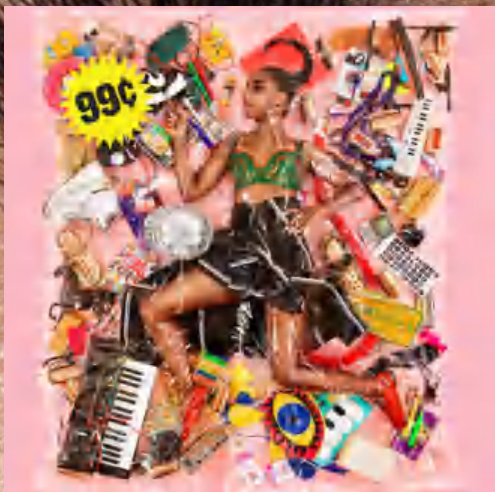
iTunes

Review



Leading Single 'Can't Get Enough of Myself'

Music



iTunes Preview



Genre: Alternative
Released: Feb 26, 2016
12 Songs
Price: \$7.99

★★★★★
122 Ratings

99 Cents

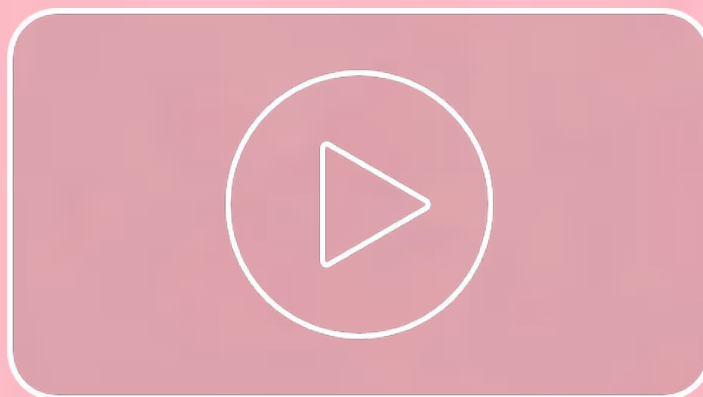
Santigold

The third studio album from award-winning singer and producer Santigold is a must for any fans of innovative and fun electronica. A must-buy for any fans of M.I.A and similar artists.

FIVE FACTS:

- 1.** Santigold is perhaps most well known for her track 'Disparate Youth', which has appeared in adverts for YouTube, Honda, and insurance company Direct Line.
- 2.** During the first years of her career, Santigold toured with some of the most legendary names in music, including M.I.A, Bjork, and Jay-Z.
- 3.** Some of her biggest inspirations include James Brown, Aretha Franklin, and Devo.
- 4.** Santigold has collaborated with an extensive list of notable artists, including Kanye West, the Beastie Boys, and Mark Ronson.
- 5.** She has made cameos in an array of TV shows including The Office and several Adult Swim originals.





Second Single 'Who Be Lovin' Me'

George Fest: A Night To Celebrate the Music of George Harrison

Various Artists

This stunning album showcases a wide array of artists, including names such as Brian Wilson and The Flaming Lips, come together to celebrate the life of the former Beatle.

FIVE FACTS:

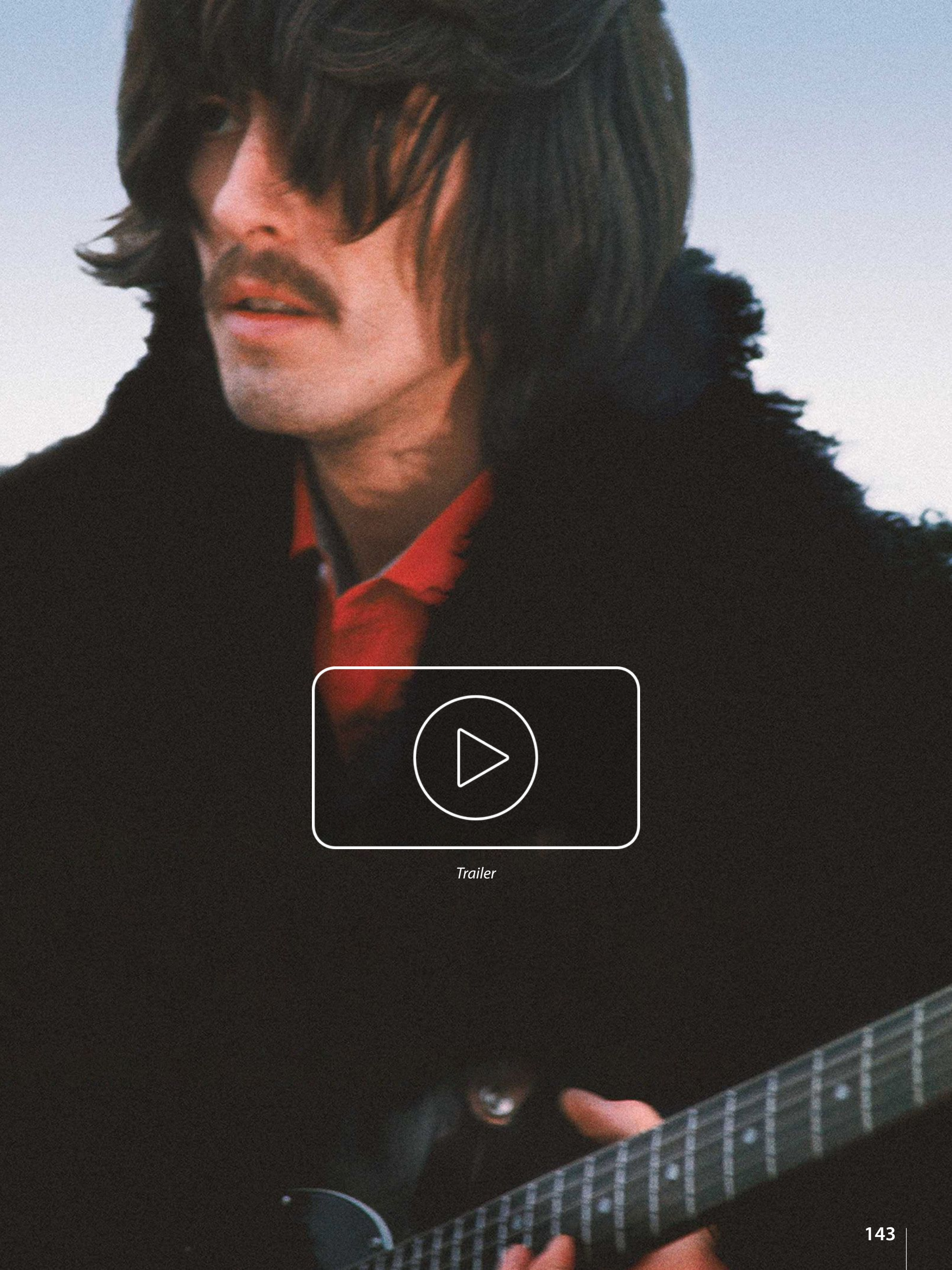
- 1.** The album is a recording of a concert organised by George's son Dhani, that took place at the Fonda Theatre in Los Angeles on 28 September 2014.
- 2.** George Harrison died aged 58 on 29th of November 2001 due to cancer.
- 3.** Harrison released a posthumous album titled *Brainwashed*, one year after his death.
- 4.** Dhani has a notable music career himself, including collaborating with his father's former Beatles bandmates Paul McCartney and Ringo Starr.
- 5.** A similar concert took place a year after George's death, titled 'A Concert for George'. Taking place at the Royal Albert Hall in London, the show saw performances from artists including Eric Clapton, Tom Petty, and Jools Holland.



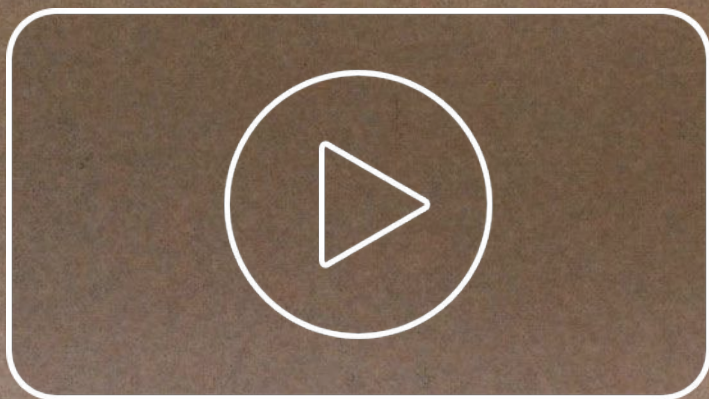
iTunes Preview

Genre: Rock
Released: Feb 26, 2016
27 Songs
Price: \$14.99

★★★★★
24 Ratings



Trailer



A Performance of 'Handle with Care'







'DEADPOOL' EARNs \$31.1M IN THIRD WEEKEND

"Deadpool" easily defeated newcomers at the box office.

The R-rated antihero romp starring Ryan Reynolds as the Marvel mercenary earned \$31.1 million in its third weekend, bringing its domestic haul to \$285.2 million.

The mythological saga "Gods of Egypt" featuring Gerard Butler as a rebellious deity opened in a distant second place with \$14.1 million.

The top 20 movies at U.S. and Canadian theaters Friday through Sunday, followed by distribution studio, gross, number of theater locations,

2



3





average receipts per location, total gross and number of weeks in release, as compiled Monday by comScore:

1. *"Deadpool,"* 20th Century Fox, \$31,115,195, 3,856 locations, \$8,069 average, \$285,254,204, 3 weeks.

2. *"Gods of Egypt,"* Lionsgate, \$14,123,903, 3,117 locations, \$4,531 average, \$14,123,903, 1 week.

3. *"Kung Fu Panda 3,"* 20th Century Fox, \$8,898,439, 3,296 locations, \$2,700 average, \$128,353,798, 5 weeks.

4. *"Risen,"* Sony, \$6,815,021, 2,915 locations, \$2,338 average, \$22,518,768, 2 weeks.

5. *"Triple 9,"* Open Road, \$6,109,085, 2,205 locations, \$2,771 average, \$6,109,085, 1 week.

6. *"Eddie the Eagle,"* 20th Century Fox, \$6,084,682, 2,042 locations, \$2,980 average, \$6,084,682, 1 week.

7. *"The Witch,"* A24, \$5,066,908, 2,204 locations, \$2,299 average, \$16,675,437, 2 weeks.

8. *"How to be Single,"* Warner Bros., \$5,008,362, 3,047 locations, \$1,644 average, \$39,479,228, 3 weeks.

9. *"Race,"* Focus Features, \$4,103,290, 2,387 locations, \$1,719 average, \$13,692,912, 2 weeks.

10. *"The Revenant,"* 20th Century Fox, \$3,953,291, 1,645 locations, \$2,403 average, \$170,659,760, 10 weeks.

11. *"Star Wars: The Force Awakens,"* Disney, \$2,986,439, 1,433 locations, \$2,084 average, \$925,988,323, 11 week.

12. *"Zoolander 2,"* Paramount, \$2,232,829, 1,974 locations, \$1,131 average, \$27,343,298, 3 weeks.

13. *"Ride Along 2,"* Universal, \$1,506,610, 941 locations, \$1,601 average, \$88,493,095, 7 weeks.





7


10

17



19





14. *"Hail, Caesar!," Universal,*
\$1,208,080, 959 locations, \$1,260
average, \$28,380,890, 4 weeks.

15. *"The Lady in the Van," Sony Pictures*
Classics, \$1,179,937, 602 locations,
\$1,960 average, \$5,823,009, 7 weeks.

16. *"The Big Short," Paramount,*
\$1,009,722, 543 locations, \$1,860
average, \$68,520,574, 12 weeks.

17. *"The Boy," STX Entertainment,*
\$891,992, 672 locations, \$1,327
average, \$34,544,271, 6 weeks.

18. *"The 5th Wave," Sony, \$852,155,*
588 locations, \$1,449 average,
\$33,096,957, 6 weeks.

19. *"The Choice," Lionsgate, \$829,725,*
1,060 locations, \$783 average,
\$18,018,692, 4 weeks.

20. *"Brooklyn," Fox Searchlight,*
\$736,962, 477 locations, \$1,545
average, \$36,511,589, 17 weeks.



Image: Gene J. Puskar



GE TRIES TO WOO INVESTORS WITH 'DIGITAL INDUSTRIAL' VISION

General Electric is promising to boost its earnings by about 15 percent in each of the next three years and dole out \$67 billion to shareholders as CEO Jeffrey Immelt tries to create a sleeker, “digital industrial” company.

The \$67 billion will be paid through a combination of quarterly dividends and repurchases of GE’s stock through 2018. The Fairfield, Connecticut, company returned \$33 billion to shareholders last year.





Reducing the amount of GE's outstanding stock will also help the company realize its goal of increasing its adjusted annual earnings from \$1.31 per share last year to more than \$2 per share in 2018.

Immelt made the financial pledge while spelling out his vision for the 138-year-old company in a letter released Monday with GE's annual report.

The wide-ranging letter calls for General Electric Co. to become less bureaucratic and more innovative as Immelt strives to turn it into one of the world's 10 biggest software companies by 2020.

Immelt conceded the transformation won't be easy. "There is no blueprint for what we are trying to do and, at times, it will be messy," he wrote.

To help him sculpt GE into a nimbler company, the 60-year-old Immelt is getting advice from "early career leaders" in what he described as a "humbling" experience. "Through their eyes, I can see the evil nature of corporate bureaucracy; they are a good mirror for my own failings," wrote Immelt, who has been running GE since 2001.

As part of its makeover, GE has jettisoned most of its financial services and other operations that no longer fit into Immelt's strategy. Last year, GE negotiated sales totaling \$157 billion

On the flip side, the company became an even bigger player than it already is in the energy industry with a \$10.6 billion acquisition of the power and transmission of French manufacturer Alstom.

The reorganization went over well with investors. GE's stock climbed 23 percent last year while the Standard & Poor's 500 dipped by about 1 percent. The shares shed 22 cents to \$29.18 in Monday's late afternoon trading.

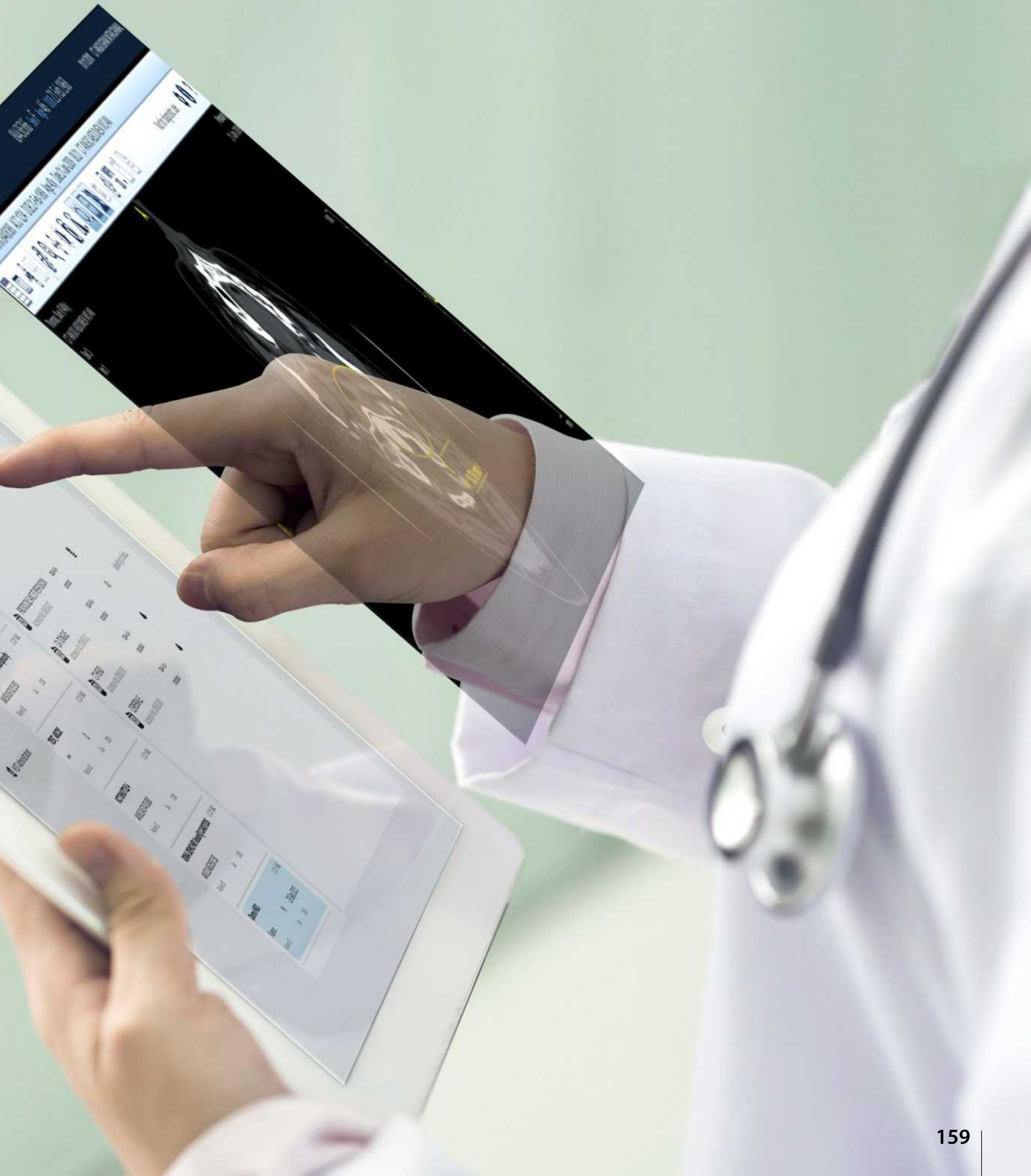
In trying to reposition itself as a company on the cutting edge of technology, GE is hoping to recapture some of the luster that it has lost amid problems in the financial services division that once was among its brightest spots. Once the most valuable company in the world, GE's market value has declined by about \$70 billion during the past decade.

Meanwhile, investors have been gravitating to technology companies as the Internet and a variety of gadgets reshape society and the economy.

Technology bellwethers Apple Inc., Google parent Alphabet Inc. and Microsoft Corp. are now the world's three most valuable companies and 12-year-old Facebook Inc. also is currently worth more than GE.

In his letter, Immelt asserted that GE is "underowned by big investors." He is betting he can change Wall Street's perceptions about the company by encouraging his subordinates "to dream about new levels of growth and performance."





FOOD FIGHT! COMPETITION GROWS TO BRING DINNER IN THE MAIL

Meal-kit companies have exploded in the past four years, shipping boxes of raw meat, seafood, fresh vegetables and other ingredients to busy city folk who want to skip the supermarket and still cook at home.

Now they want to tempt even more people to give them a try.









But the companies face several challenges as they grow. They need to hold onto customers they already have, figure out how to ship uncooked food further outside of cities and continue luring funds from increasingly tight-fisted investors. The industry is growing quickly in the U.S., after first gaining popularity in Europe, and competition is heating up as more players join the fray.

Because of that, meal kit companies are doing all they can to stand out. Blue Apron started to ship wine last year to pair with its meals. HelloFresh began airing TV commercials in November featuring celebrity chef Jamie Oliver. Gobble promises that its meals can be cooked in one pan within 15 minutes. And Purple Carrot, which ships vegan meals, brought on cookbook author Mark Bittman to come up with recipes like tofu fries and onion-stuffed crepes.

Even Martha Stewart wants in. The CEO of Sequential Brands, the brand management company that bought Martha Stewart Living last year, said in December that the company is considering a meal kit by the home goods mogul that would be similar to the “Blue Apron model.”

Meal kits are shipped to people’s doorsteps, and the raw ingredients come in an insulated cardboard box. Customers then cook the meals using included step-by-step recipes. Each kit comes with enough food to make several meals, which average about \$10 each. Subscribers can get a new box every week.

People around the world spent \$1.5 billion on these kits last year, with less than half of that coming from the U.S., according to the

Technomic research group. It was the first time the company measured spending on meal kits.

The market in the U.S. is expected to grow faster than in any other country in the next five years, to as much as \$6 billion by 2020, Technomic says.

“We don’t know how the market will shake out in five years, but there’s going to be some big winners and there will be some folks that won’t make it,” says Erik Thoresen, a principal at Technomic.

Holding on to customers may prove to be particularly challenging. Jumping from one meal kit service to the next is tempting since many offer free meals or heavily discounted boxes for new subscribers, says Thoresen.

To help fund their expansions, the companies also depend on investor cash, which has showed signs of tightening. Venture capitalists raised \$28.2 billion last year from clients to invest in startups across all industries, down 9.5 percent from the year before, according to the National Venture Capital Association.

Shipping raw food isn’t easy, either. Currently, many customers live in cities, where it’s easier to get boxes delivered, says Darren Seifer, a food and beverage industry analyst at NPD Group. But expanding into more suburban areas may be tough since homes are more spread apart, he says.

“I don’t believe we’ll see mainstream adoption of home meal kits,” Seifer says.

Keith and Sharon Robinson in Evanston, Illinois, began using meal kits from Blue Apron and Plated about two years ago after finding









discounts at daily deals websites Groupon and Gilt City. The kits let the high school vice principal and his pediatrician wife cook healthy meals for their two daughters without having to shop at the grocery store.

"It literally comes to the door," Keith Robinson says. "Everything is right there; the little baggies of seasoning and spices, the meat, all the vegetables."

Some meal-kit sellers have shaken up their businesses to get the attention of potential customers and venture capitalists, too.

Gobble, based in San Francisco, started in 2010 by delivering already-cooked meals that needed only to be heated in a microwave. But growth slowed, and after talking to customers, founder and CEO Ooshma Garg realized that people actually want to cook.

"They felt guilty feeding their kids out of a microwave," she says.

So she came up with a different concept: sending raw ingredients that people can cook in one pan in 15 minutes. Company workers slice and chop vegetables, marinate meats and simmer sauces at Gobble's kitchens before shipping them to subscribers.

The change was a hit with customers, and boosted subscribers twentyfold in the first year. Investors in Silicon Valley also liked the new concept, giving Gobble nearly \$11 million to help it hire more people and ship its meals in more cities around the country.

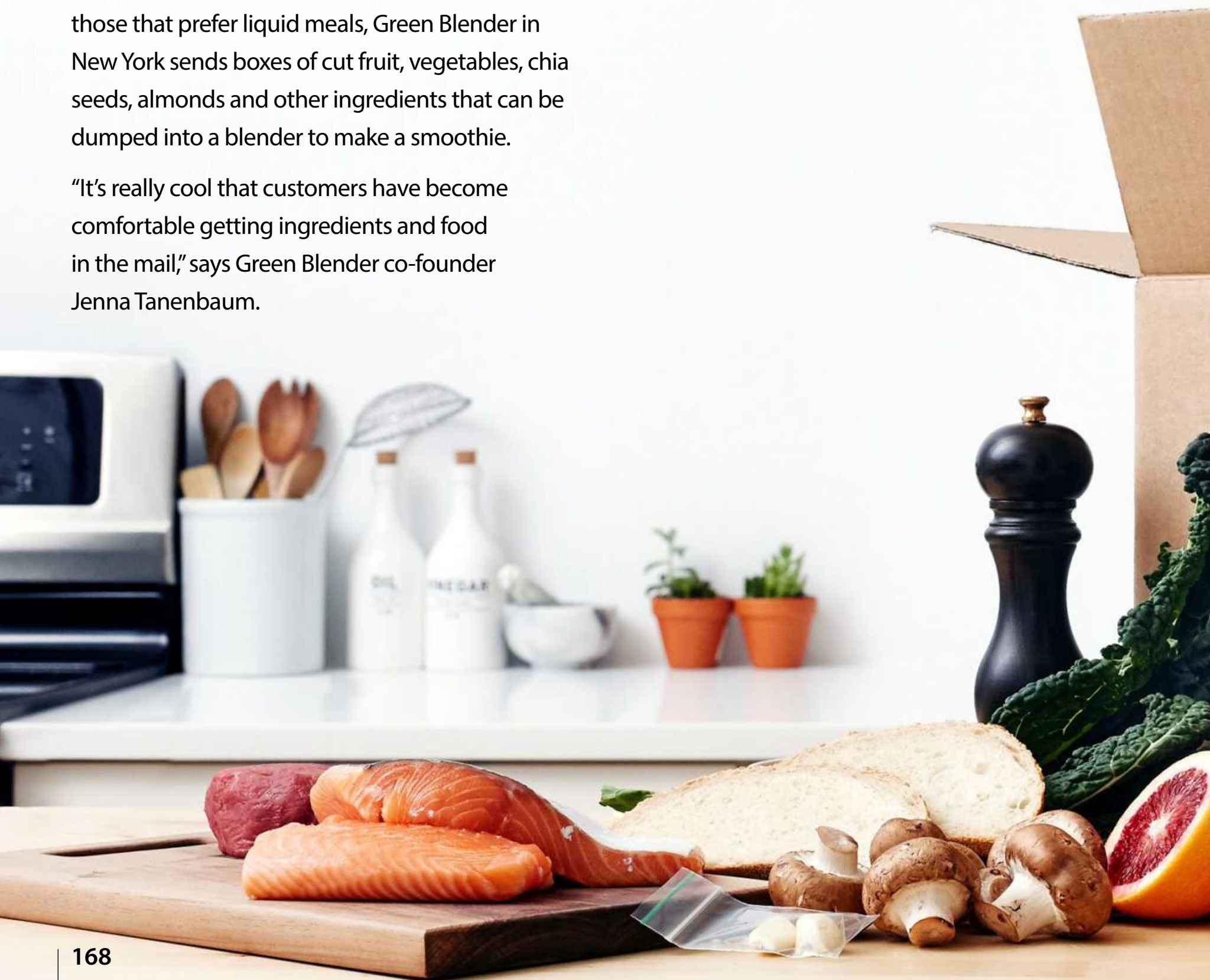
New York's Purple Carrot, meanwhile, last year brought in Bittman, whose cookbooks and articles focused on eating plant-based foods for

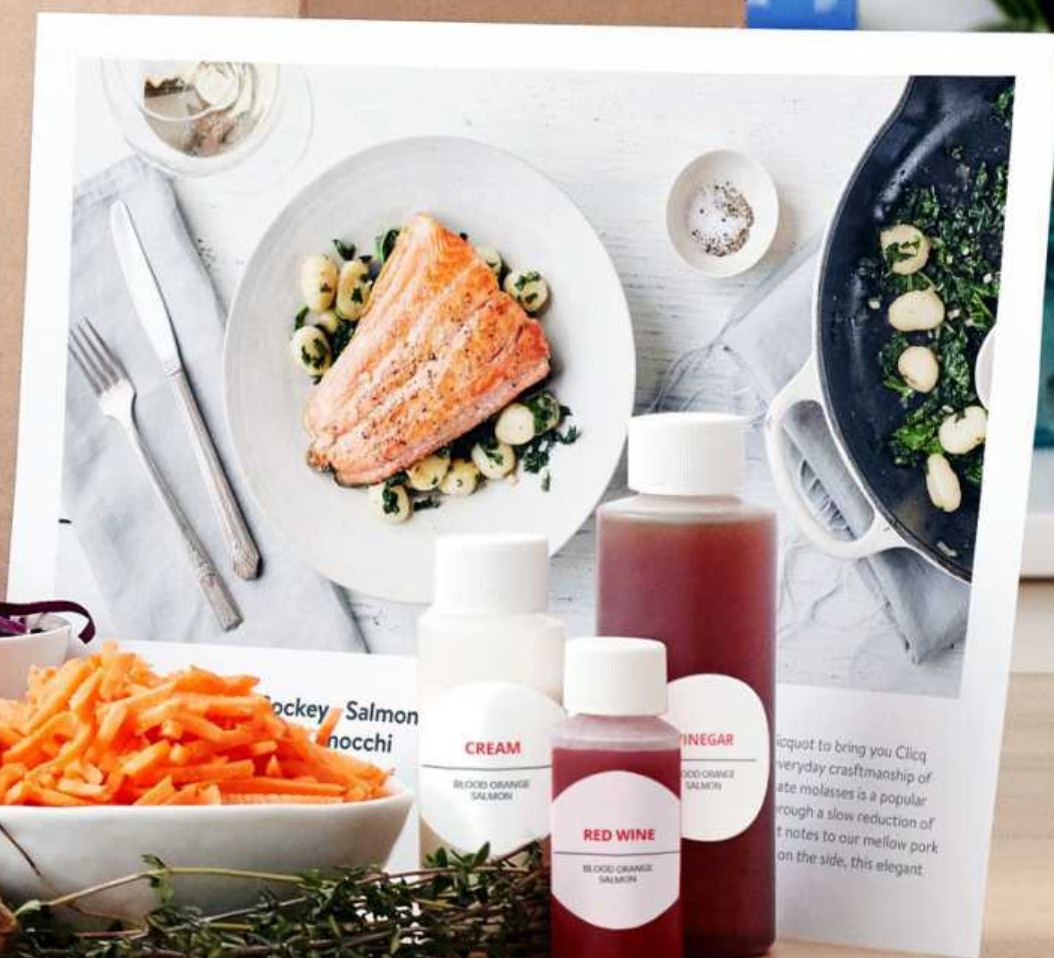
part of the day. Purple Carrot, founded in 2014, shipped 100,000 meals in its first year. That's small potatoes compared with Blue Apron and HelloFresh, which say they ship millions of meals in a month. But Purple Carrot has big plans with Bittman, who is now a part owner, and the service has since expanded to the West Coast.

Other kits go beyond dinner, sending ingredients to make cupcakes or smoothies.

Foodstirs, co-owned by "Buffy the Vampire Slayer" star Sarah Michelle Gellar, ships monthly kits with ingredients and tools to bake chocolate cake pops, vanilla loaf cakes and other treats. And for those that prefer liquid meals, Green Blender in New York sends boxes of cut fruit, vegetables, chia seeds, almonds and other ingredients that can be dumped into a blender to make a smoothie.

"It's really cool that customers have become comfortable getting ingredients and food in the mail," says Green Blender co-founder Jenna Tanenbaum.







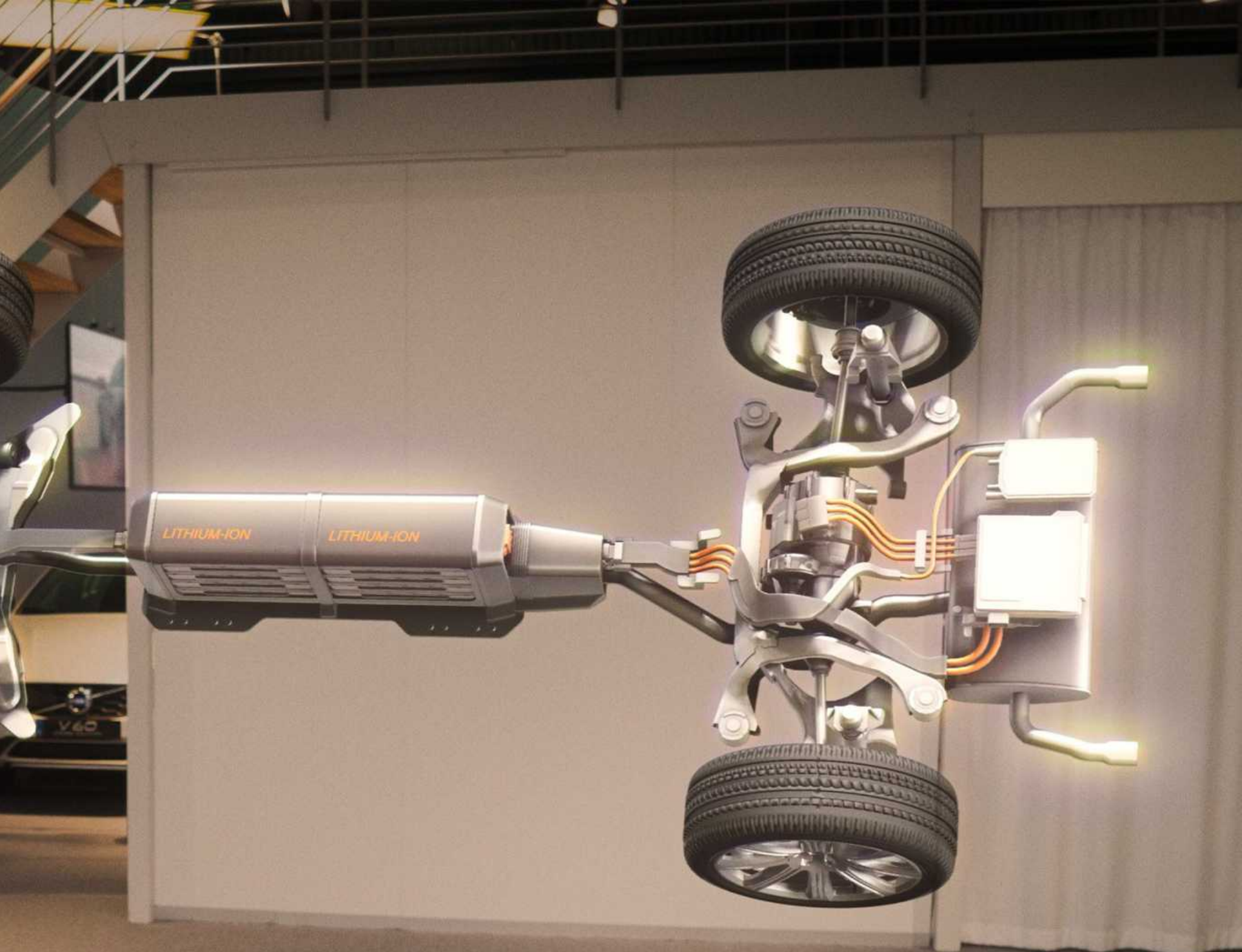
MICROSOFT TO SHIP DEVELOPER HOLOLENS FOR \$3,000 IN MARCH



Microsoft says it will start shipping a developer version of its augmented reality device, HoloLens, for \$3,000 on March 30.

That's around the same time Facebook's Oculus will begin shipping the consumer version of its Rift virtual-reality headset for \$600. HoloLens differs from the Oculus Rift in that it makes the viewer see three-dimensional objects in the real world, rather than blocking out the real and replacing it with a 360-degree fictional universe.





The HoloLens operates on Windows 10 and unlike the Rift, requires no tethering to a separate computer.

It'll use a custom-built chip designed on an Intel platform. It'll let users record high-definition video that recreates a mix of holographs overlaid on the real world that can be shared with people without the device.

SCIENCE



A photograph taken from space, showing the Earth's horizon. The top half of the image is a solid black space filled with small white stars. Below the horizon, a thin green line of vegetation is visible. The lower half of the image shows a vast expanse of white clouds over a dark blue ocean. In the distance, a series of bright orange and yellow lights, likely city lights, are visible along the horizon.

HOMECOMING
FOR 2
SPACEMEN
AFTER YEAR
ALOFT:
'WE DID IT!'

NASA astronaut Scott Kelly is closing the door on a space mission that has spanned a U.S.-record 340 days.

Kelly and his roommate for nearly a year, Russian cosmonaut Mikhail Kornienko, check out of the International Space Station on Tuesday night, U.S. time. By the time their Russian capsule lands in Kazakhstan on Wednesday, the pair will have circled the world 5,440 times and experienced 10,880 orbital sunrises and sunsets. Their mileage: 144 million miles. Says Kelly, "We did it!"

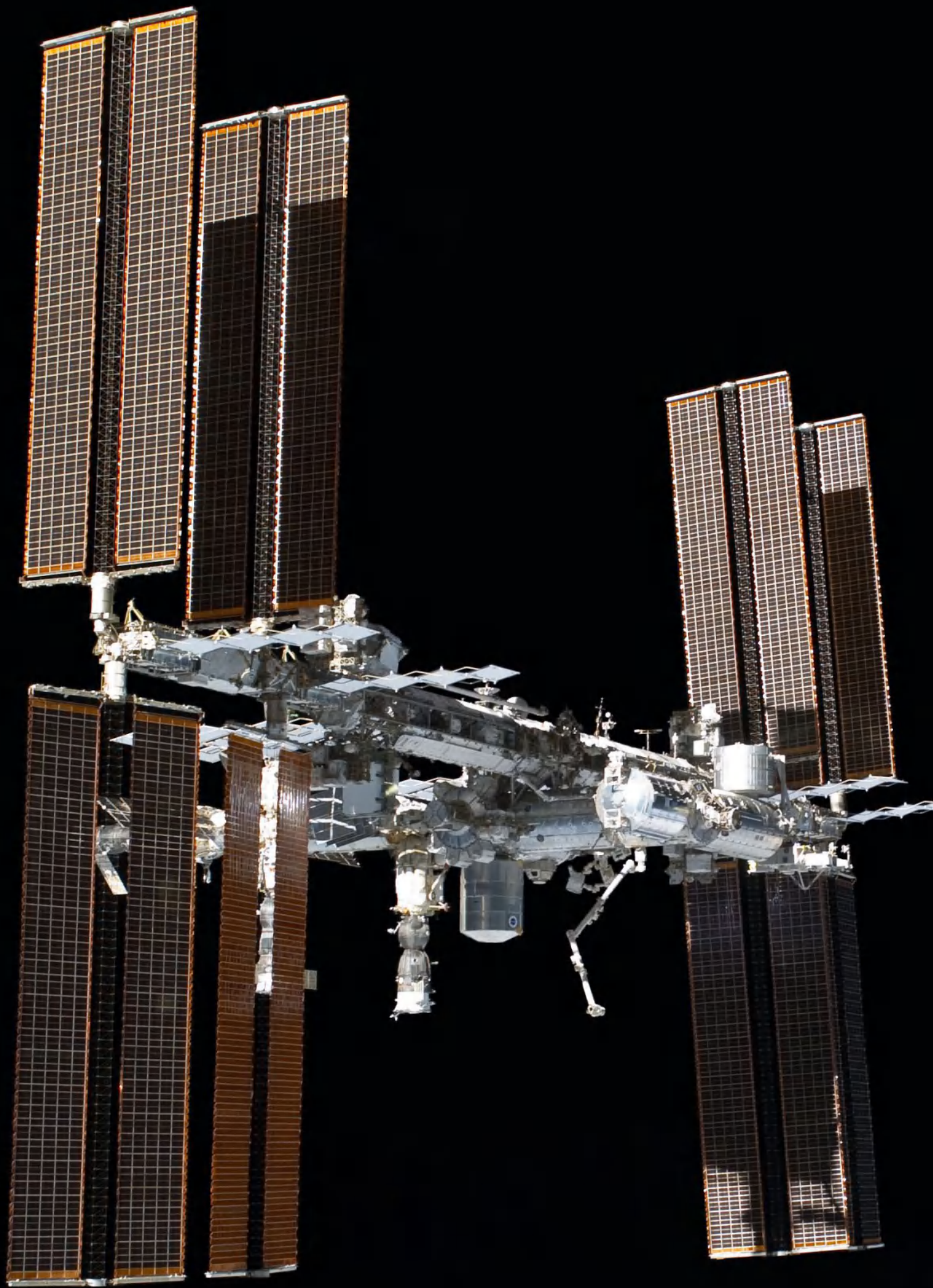
Kelly's closest U.S. contender trails him by 125 days. Russia continues to rule, however, when it comes to long-duration spaceflight. The world record of 438 days was set by a Russian doctor during the 1990s.

Scientists are hoping for more one-year subjects as NASA looks ahead to Mars trips.



Image: Bill Stafford - NASA - JSC







CHINA PLANS TO LAUNCH 2ND SPACE STATION, CREWED MISSION

Rising space power China is preparing to place a second experimental space station into orbit this year followed by a pair of astronauts who will dock with it and live on board for several days.

The government's China Manned Space Agency said Sunday the Tiangong 2 space lab will lift off sometime after June. Shortly afterward, the Shenzhou 11 spacecraft will follow, the latest in a series of crewed Chinese missions that began in 2003.

Next year, the Tianzhou 1 cargo ship will be launched to dock with the Tiangong 2 and provide it with fuel and other supplies.

China launched Tiangong 1, its first space station, in 2011 and plans to construct a permanent station by 2022. China is planning a total of 20 space missions for this year.

**WILL TV
BILLS RISE
WITH
CHANNEL
CHOICE?
CANADA TO
FIND OUT**

Can you save money if you pay only for the TV channels you watch?

The question will be put to a real-world test in Canada starting Tuesday.

TV executives in the U.S. and Canada have long argued that the best value for your money comes through packages of hundreds of channels. You might not want every football game or Korean drama, but you can usually find something to watch when you plop down on the couch. When everyone buys a big package of channels, the cost of each is spread thin. Your monthly cable bill reflects that lower per-channel cost, even if you watch just a few channels.

And though you might gripe about paying for all the channels you never watch, the price of each channel could rise a lot if fewer people chose to pay for each one individually. The industry has also resisted offering full choice because overall subscription and advertising revenue could decline. Some channels might not survive at all.

"We don't sell it alone right now because we generate more revenue by being in a larger package," ESPN President John Skipper said at the recent Code Media conference. Asked if the leading sports network would cost too much on its own given the rising cost of sports rights, he replied that was "just a hypothetical and ultimately, specious mathematical problem."

Today, there are more alternatives to traditional TV than ever. Millions of U.S. households have dropped big pay TV packages in the past few years and have turned to online services such as Netflix, Hulu and HBO Now.

The question is: Who will win and lose if every channel goes it alone?

The first step in Canada's government-mandated plan is partial. At first, pay TV providers only have to offer slimmed-down basic package for \$25, with theme packs like sports or entertainment channels as add-ons. Some U.S. cable and satellite companies are already starting to offer slimmer packages, such as Sling TV from Dish for \$20 a month.

Full channel choice, or a la carte, is due in Canada by the end of the year. In the U.S., you can only buy certain networks a la carte like HBO, Showtime and CBS, which are offered online. A U.S. regulatory push for an a la carte system died in 2007, but might be revived if the Canadian plan catches on.

"We will find out as this whole system rolls out, are you really going to pay less money? Or are you going to pay a hell of a lot more for (sports network) TSN than you thought?" says Lawson Hunter, a former Bell Canada executive who has criticized the unbundling plan.

Ali Yurukoglu, a Stanford economics professor, co-authored an a la carte simulation paper in 2011. In it, TV customers cut the number of channels they received in half, to about 20. But after the surviving channels renegotiated deals with cable operators, consumers had to pay twice as much for each channel. People ended up paying 2 percent more overall.

"Our predictions were that the average consumer would be no better and no worse off," he said.

Ahead of the Canadian rollout, major cable operator Rogers Communications began offering two sports add-ons - TSN and Sportsnet - at \$18 each, bringing a sports fan's bill to a minimum \$61 a month, not much below the \$66 a month for a similar sports-included package that has 230 more channels.

Unbundling might not be all bad, Rogers CEO Guy Laurence told analysts in January. Because people can pay less under a la carte, "we may see the return of some people who have left cable TV."

There have also been concerns that smaller, niche channels won't survive. Yurukoglu believes that won't matter much, because successful programs can migrate to the surviving channels.

A la carte might also make some channels stronger, by concentrating subscriber fees on the channels that consumers actually want, Yurukoglu says. For example, AMC, backer of the hit show "The Walking Dead," could do even better if fans of the show didn't have their monthly bills spread to less-popular channels.

AMC Networks Inc. CEO Josh Sapan told an investor conference in December his company is already preparing for that post-apocalyptic future.

"We will not only survive, but we may even thrive," he said.





TOP 10 SONGS

PIECE BY PIECE

KELLY CLARKSON

MY HOUSE

FLO RIDA

7 YEARS

LUKAS GRAHAM

WORK FROM HOME (FEAT. TY DOLLA \$IGN)

FIFTH HARMONY

STRESSED OUT

TWENTY ONE PILOTS

LOVE YOURSELF

JUSTIN BIEBER

ONE CALL AWAY

CHARLIE PUTH

HELLO

ADELE

HANDS TO MYSELF

SELENA GOMEZ

SORRY

JUSTIN BIEBER



CL



TOP 10 ALBUMS

25

ADELE

PIECE BY PIECE (DELUXE VERSION)

KELLY CLARKSON

TRAVELLER

CHRIS STAPLETON

MEAT AND CANDY

OLD DOMINION

DIG IN DEEP

BONNIE RAITT

PURPOSE (DELUXE)

JUSTIN BIEBER

BLURRYFACE

TWENTY ONE PILOTS

DEATH OF A BACHELOR

PANIC! AT THE DISCO

YOUTH REVIVAL (LIVE)

HILLSONG YOUNG & FREE

A HEAD FULL OF DREAMS

COLDPLAY





TOP 10

MUSIC VIDEOS

WORK FROM HOME (FEAT. TY DOLLA \$IGN)
FIFTH HARMONY

PIECE BY PIECE
KELLY CLARKSON

UPTOWN FUNK (FEAT. BRUNO MARS)
MARK RONSON

HELLO
ADELE

CAKE BY THE OCEAN
DNCE

STRESSED OUT
TWENTY ONE PILOTS

THE SOUND OF SILENCE
DISTURBED

WATCH ME (WHIP / NAE NAE)
SILENTÓ

HANDS TO MYSELF
SELENA GOMEZ

SORRY
JUSTIN BIEBER





TOP 10 TV SHOWS

KNOTS UNTIE

THE WALKING DEAD, SEASON 6

THE NEXT WORLD

THE WALKING DEAD, SEASON 6

KILL THE QUEEN

VIKINGS, SEASON 4

WILD CARD

SCANDAL, SEASON 5

THE CARETAKER (NO. 78)

THE BLACKLIST, SEASON 3

UNBREAK MY HEART

GREY'S ANATOMY, SEASON 12

100% NOT GUILTY

THE PEOPLE V. O.J. SIMPSON: AMERICAN CRIME STORY

TICK TOCK

SUITS, SEASON 5

COBBLER

BETTER CALL SAUL, SEASON 2

IT'S A TRAP

HOW TO GET AWAY WITH MURDER, SEASON 2



TOP 10 BOOKS

PRIVATE L.A.

JAMES PATTERSON & MARK SULLIVAN

BEAUTIFUL BOSS

CHRISTINA LAUREN

LETHAL

SANDRA BROWN

I'VE GOT YOU UNDER MY SKIN

MARY HIGGINS CLARK

THE ENEMY INSIDE

STEVE MARTINI

THE BOOK OF FATE

BRAD MELTZER

THE SKIN COLLECTOR

JEFFERY DEAVER

THE ROPE

NEVADA BARR

THE WIDOW

FIONA BARTON

THE PATRIOT THREAT

STEVE BERRY

FACEBOOK'S LATIN AMERICAN BOSS ARRESTED IN BRAZIL

Police in Sao Paulo say they have arrested the vice president of Facebook in Latin America.

A Tuesday news release says Argentine Diego Dzoran was arrested on an order from a judge in the northeastern state of Sergipe. Dzoran is accused of ignoring a judicial order in a secret investigation involving organized crime and drug trafficking.

A Brazilian judge in December blocked the popular WhatsApp messaging service owned by Facebook because it refused to give user information to police.

Brazilians are among the world's most voracious users of social media such as Facebook, WhatsApp and Twitter. Around half of the country's population uses WhatsApp.



GOOGLE SELF-DRIVING CAR STRIKES BUS ON CALIFORNIA STREET





A self-driving car being tested by Google struck a public bus on a Silicon Valley street, a fender-bender that appears to be the first time one of the tech company's vehicles caused a crash during testing.

Google accepted at least some responsibility for the collision, which occurred on Valentine's Day when one of the Lexus SUVs it has outfitted with sensors and cameras hit the side of the bus near the company's headquarters in Mountain View, California.

No one was injured, according to an accident report Google wrote and submitted to the California Department of Motor Vehicles. It was posted online Monday.

According to the report, Google's car intended to turn right off a major boulevard when it detected sandbags around a storm drain at the intersection.

The right lane was wide enough to let some cars turn and others go straight, but the Lexus needed to slide to its left within the right lane to get around the obstruction.

The Lexus was going 2 mph when it made the move and its left front struck the right side of the bus, which was going straight at 15 mph.

The car's test driver - who under state law must be in the front seat to grab the wheel when needed - thought the bus would yield and did not have control before the collision, Google said.

While the report does not address fault, Google said in a written statement, "We clearly bear some responsibility, because if our car hadn't moved there wouldn't have been a collision."

Chris Urmson, the head of Google's self-driving car project, said in a brief interview that he believes the Lexus was moving before the bus started to pass.

"We saw the bus, we tracked the bus, we thought the bus was going to slow down, we started to pull out, there was some momentum involved," Urmson told The Associated Press.

He acknowledged that Google's car did have some responsibility but said it was "not black and white."

The Santa Clara Valley Transportation Authority said none of the 15 passengers or the driver of the bus was injured.

An internal investigation by the transit agency was ongoing and "no determination of liability has been made," spokeswoman Stacey Hendler Ross said in a written statement.

There may never be a legal decision on liability, especially if damage was negligible - as both sides indicated it was - and neither Google nor the transit authority pushes the case.

Still, the collision could be the first time a Google car in autonomous mode caused a crash.

Google cars have been involved in nearly a dozen collisions in or around Mountain View since starting to test on city streets in the spring of 2014. In most cases, Google's cars were rear-ended. No one has been seriously injured.

Google's written statement called the Feb. 14 collision "a classic example of the negotiation that's a normal part of driving - we're all trying to predict each other's movements."







self-driving car



Google said its computers have reviewed the incident and engineers changed the software that governs the cars to understand that buses may not be as inclined to yield as other vehicles.

A spokeswoman for California's DMV, which regulates Google's testing of about two dozen Lexus SUVs in the state, said the agency hoped to speak Monday with Google. Under state law, Google must retain data from the moments before and after any collision.

"As far as he-said she-said, there shouldn't be any of that. It's all there," said Robert W. Peterson, an insurance law expert at Santa Clara University who has studied self-driving cars.

A critic of Google's self-driving car efforts said the collision shows the tech giant should be kept from taking onto public streets self-driving prototypes it built without a steering wheel or pedals.

Google sees that as the next natural step for the technology, and has pressed California's DMV and federal regulators to authorize cars in which humans have limited means of intervening.

"Clearly Google's robot cars can't reliably cope with everyday driving situations," said John M. Simpson of the nonprofit Consumer Watchdog. "There needs to be a licensed driver who can takeover, even if in this case the test driver failed to step in as he should have."

This story had been corrected to show that Google began testing on city streets in 2014, not 2015.

Online:

DMV report: <http://tinyurl.com/hwakzeu>

IN SWEDEN'S 1ST UNSTAFFED FOOD
SHOP, ALL YOU NEED IS A PHONE





It was a chaotic, late-night scramble to buy baby food with a screaming toddler in the backseat that gave Robert Ilijason the idea to open Sweden's first unstaffed convenience store.

Home alone with his hungry son, Ilijason had dropped the last baby food jar on the floor, and had to drive 20 minutes from the small town of Viken in southern Sweden to find a supermarket that was open.

Now the 39-year-old IT specialist runs a 24-hour shop with no cashier.

Customers simply use their cellphones to unlock the door with a swipe of the finger and scan their purchases. All they need to do is to register for the service and download an app. They get charged for their purchases in a monthly invoice.

The shop has basics like milk, bread, sugar, canned food, diapers and other products that you expect to find in a small convenience store. It doesn't have tobacco or medical drugs because of the risk of theft. Alcohol cannot be sold in convenience stores in Sweden.

"My ambition is to spread this idea to other villages and small towns," said Ilijason. "It is incredible that no one has thought of this before."

He hopes the savings of having no staff will help bring back small stores to the countryside. In recent decades, such stores have been replaced by bigger supermarkets often many miles (kilometers) away.

Ilijason receives deliveries at the shop and stacks products on the shelves. Then he lets the customers do the rest.





He has installed six surveillance cameras to discourage shoplifting in the 480-square-foot (45-square-meter) store. Also, he is alerted by a text message if the front door stays open for longer than eight seconds or if someone tries to break it open.

"I live nearby and can always run down here with a crowbar," Ilijason said laughing, but added that hasn't been necessary since the store opened in January.

A bigger challenge has been getting some of the elderly residents in Viken, a town of 4,200 people, to get the hang of the technology involved.

Tuve Nilsson, 75, said there were many more shops in the town when he moved here with his family in 1976. He welcomed Ilijason's new store, saying it could be convenient for elderly people living alone.

"But if they can manage this (technology), I don't know," Nilsson said. "Sometimes I don't understand it."

Ilijason is considering other ways to unlock the door that wouldn't require using an app. He's ruled out face-recognition or fingerprint scanners, but is thinking of installing a credit card reader like some banks use. He's also considering having one person man the store for a few hours a day to help customers who aren't comfortable with modern technology.

Other customers loved the speed of the no-service store. Raymond Arvidsson, a friend of Ilijason's, did his shopping in less than a minute.

"No queues," he said, smiling. "Quick in, quick out. I like."

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BEEN IN SUCH GOOD COMPANY



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